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USDA Estimates of the Cost of Raising a Child:

A Guide to Their Use and Interpretation

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ABSTRACT

Edwards, Carolyn S. 1981. USDA estimates of the cost of raising a child: A guide to their use and interpretation. U.S. Department of Agriculture, Miscellaneous Publication 1411, 57 pp.

This guide describes the USDA estimates of the cost of raising a child, provides the estimates updated to June 1980 price levels, and answers the most frequently asked questions about their use and interpretation. Adjustments to make the estimates more applicable to specific situations are described. Information on additional materials of interest to users of the estimates is also described and referenced.

KEYWORDS: Child cost estimates, standard budgets.

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Issued October 1981

USDA ESTIMATES OF THE COST OF RAISING A CHILD: A GUIDE TO THEIR USE AND INTERPRETATION [1]

by Carolyn S. Edwards [2]

The Family Economics Research Group of the U.S. Department of Agriculture (USDA) has developed estimates of the cost of raising a child (1-8).[3] Originally intended for use in providing budgetary guidance to individual families, these estimates have also been adopted for use in a variety of legal, social welfare, educational, and research situations (9-19). For example, judges, attorneys, and expert witnesses have used the estimates as guidelines in setting support payments for children in divorce cases and in appraising damages arising from personal injury, wrongful death, and malpractice claims. Educators, financial advisers, and other professionals who work with families, or who train those who will, have included the child cost estimates in their resource materials. Researchers have used the estimates in analyses of foster child needs, fertility behavior, and other demographic and population topics. In addition, the estimates have been quoted widely in newspapers and popular publications.

This five-part guide starts with a description of what estimates are available and short profiles of the cost of raising urban, rural nonfarm, and farm children. The next section provides important definitions and addresses the most frequently asked questions on the use and interpretation of the estimates. Adjustments to make the estimates more applicable to specific situations and the limitations associated with the use of these adjustments are described. The third section describes resource materials on additional issues related to the cost of raising a child. The references are organized so that they correspond to the topics covered in the guide. Finally, the appendix includes the estimates, updated to June 1980 price levels.

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[1] Material in this guide includes (but is not limited to) information from "Users' Guide to USDA Estimates of the Cost of Raising a Child," parts 1 and 2, Family Economics Review, summer 1979 and winter 1981.

[2] Economist, Family Economics Research Group, Agricultural Research Service, U.S. Department of Agriculture, Hyattsville, Md. 20782.

[3] Underlined numbers in parentheses indicate References at the end of this guide.

AVAILABLE ESTIMATES

The USDA estimates of the cost of raising a child reflect average annual and total expenditures by families for children from birth to age 18 at several cost levels. Expenditures for individual children of a given age or the child's share of family expenditures is included for the following eight items in the budget: Food at home, food away from home, clothing, housing, medical care, education, transportation, and other. The estimates have been developed as a result of two separate but related research studies.

The first of these studies (5-8) was based on data from the 1960-61 Consumer Expenditure Survey (CES), a cooperative project of the USDA and the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The estimates from this study reflect expenditure patterns of families with husband and wife present and with no more than five children. The costs were developed separately for families living in the South, West, Northeast, and North Central regions of the country and for those living in urban, rural nonfarm, and farm settings. This first study developed estimates at three cost levels--economy, low, and moderate. Tables 8 and 9 (appendix) show cost estimates for raising urban and rural nonfarm children, respectively, in each of the four regions at three cost levels, adjusted to June 1980 price levels.

The second study (3), based on data from the USDA's 1973 Farm Family Living Expenditure Survey (FFLES) and on procedures modified from the first study, provides new estimates of the cost of raising farm children. These newer costs replace the farm child estimates from the first study. Unlike the earlier estimates, they are not limited to families of a particular type or size, nor are they specific to region in the country. The newer farm child estimates provide costs by sex as well as age of the child at four cost levels--thrifty (similar to the economy level), low, moderate, and liberal. These estimates, also adjusted to June 1980 price levels, are shown in table 10 (appendix).

The Cost of Raising Urban Children

The total cost of raising an urban child (table 8) from birth to age 18 in constant June 1980 dollars ranges from about $33,100 to $37,900 at the economy level, $43,400 to $52,200 at the low level, and $69,200 to $76,700 at the moderate level depending on the region in the country. Figure 1 shows this total cost progression for the four regions.

Estimated annual costs rise with the age of the child. For urban children they range from about $1,570 to $2,485 at the economy level, $2,085 to $3,450 at the low level, and $3,255 to $5,210 at the moderate level depending on the age and the region. For example, figure 2 shows how costs increase with age for children in the Northeastern region.

Total cost of raising an urban child at 3 cost levels in 4 regions (June 1980 price levels)

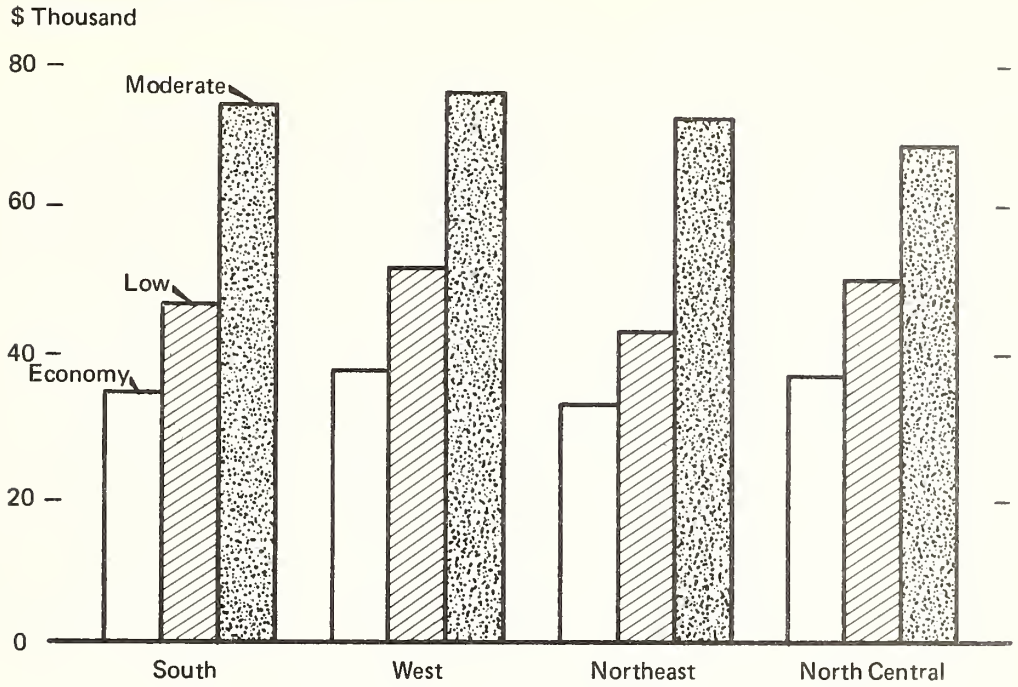


Figure 1

Annual cost of raising an urban child by age at 3 cost levels in the Northeast region (June 1980 price levels)

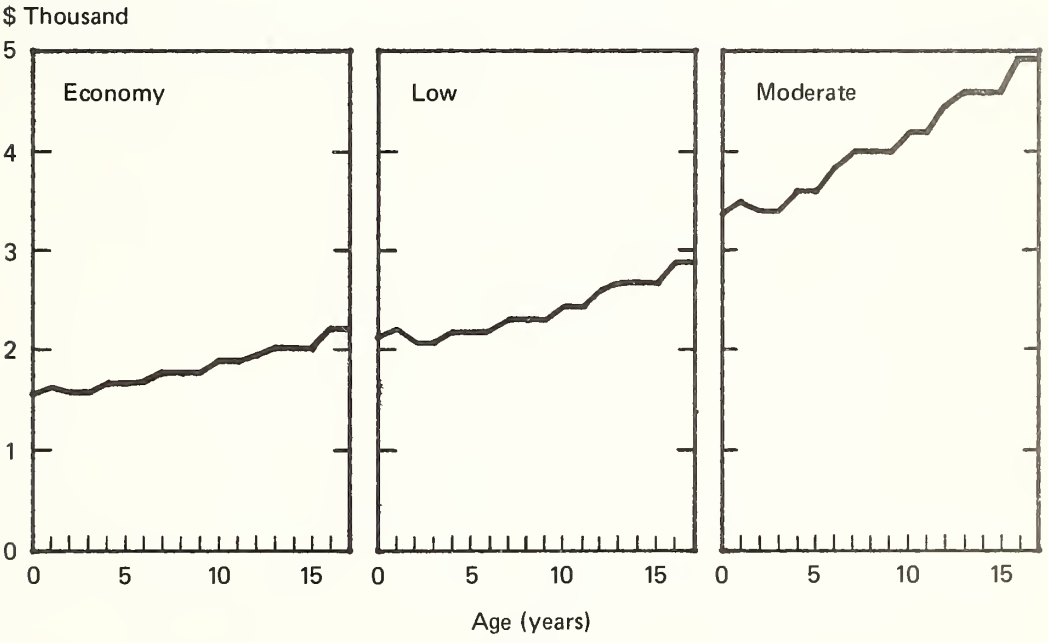


Figure 2

Housing takes the greatest share of the child rearing dollar, followed by food at home and transportation. Estimated costs for education and food away from home represent the smallest proportion of the cost of raising urban children. The proportions vary by cost level as indicated in figure 3 for an urban child in the North Central region.

The Cost of Raising Rural Nonfarm Children

The total cost of raising a rural nonfarm child (table 9) from birth to age 18 in constant June 1980 dollars ranges from about $29,700 to $39,500 at the economy level, $43,400 to $55,600 at the low level, and $64,600 to $79,900 at the moderate level depending on the region in the country.

Annual costs for rural nonfarm children range from about $1,390 to $2,610 at the economy level, $2,050 to $3,700 at the low level, and $2,940 to $5,440 at the moderate level depending on the age and the region.

Figure 4 shows the rise in costs over the 18 years by budget item for a rural nonfarm child in the North Central region living in a family spending at the moderate cost level.

Regional Differences

The cost estimates for urban and rural nonfarm children are available by region and therefore allow regional comparisons. There are considerable differences among the regions in the absolute level of the child cost estimates but no consistent pattern in these differences. Regional differences are greatest for the rural nonfarm child. For this child, the highest estimates for the West exceed the lowest for the North Central region by almost 30 percent. The distribution of costs among the budget items, on the other hand, shows few regional differences. Most noteworthy is that food at home tends to take a high proportion and transportation a low proportion of total costs in the Northeast.

The Cost of Raising Farm Children

The total cost of raising a farm child (table 10) from birth to age 18 in constant June 1980 dollars is estimated at about $36,500 at the thrifty[4] level, $52,400 at the low level, $79,800 at the moderate level, and $120,500 at the liberal level. Figure 5 shows this progression by cost level for farm boys.

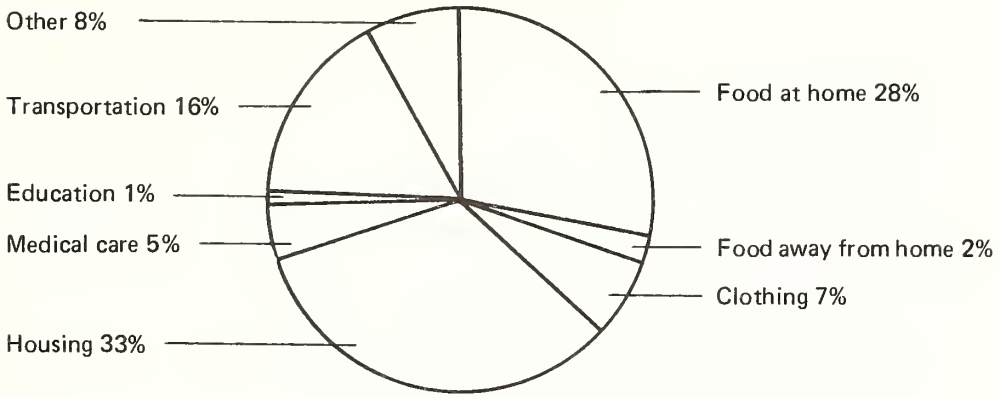
The annual costs rise with the age of the child as shown in figure 6. No substantial difference in costs by sex shows up until later years when costs for boys are higher--primarily because of higher transportation costs for teenage boys.

Annual costs for farm boys range from about $1,650 to $2,730 at the thrifty level, $2,320 to $3,830 at the low level, $3,330 to

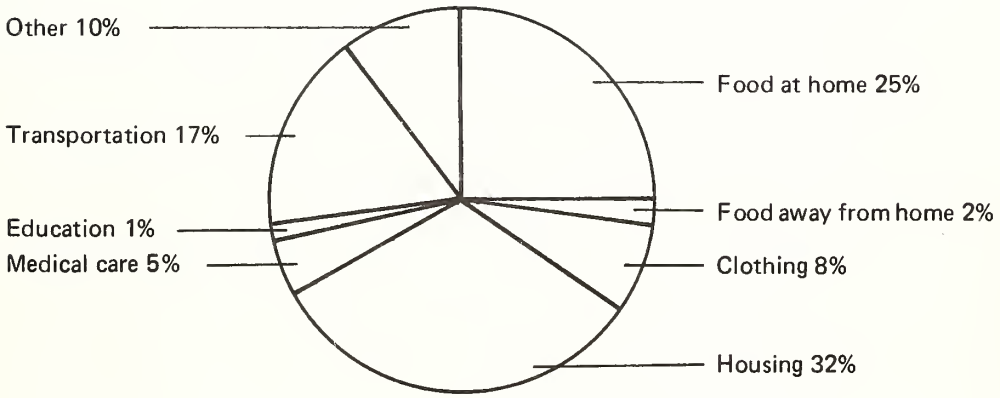
[4] Similar to the economy level of the urban and rural nonfarm estimates.

Total cost of raising an urban child by budget item at 3 cost levels in the North Central region (June 1980 price levels)

Economy: $37,045



Low: $50,466



Moderate: $69,232

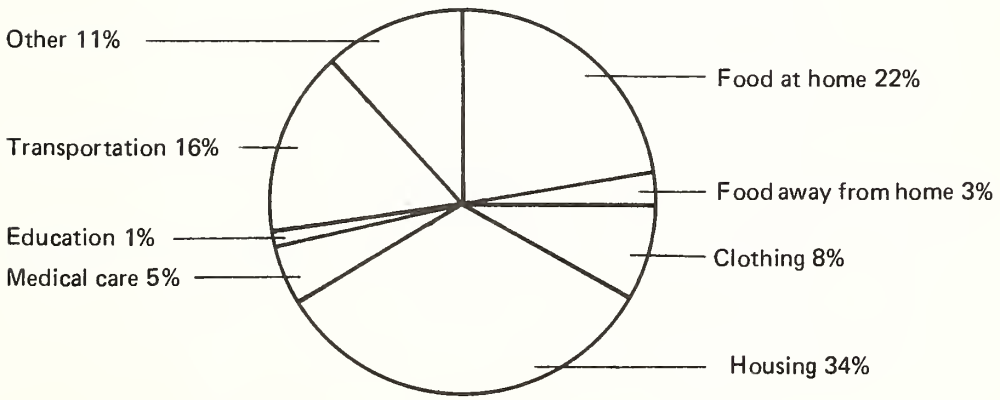


Figure 3

Annual cost of raising a rural nonfarm child by budget item at the moderate cost level in the North Central region (June 1980 price levels)

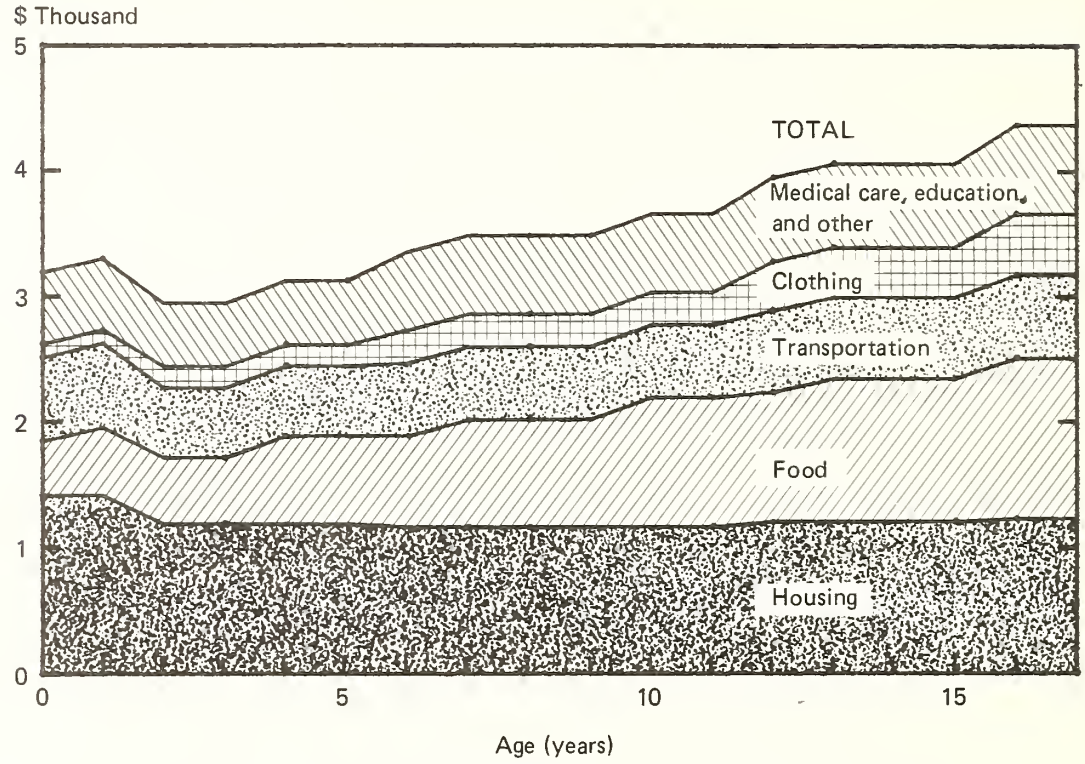


Figure 4

Total cost of raising a farm boy by budget item at 4 cost levels (June 1980 price levels)

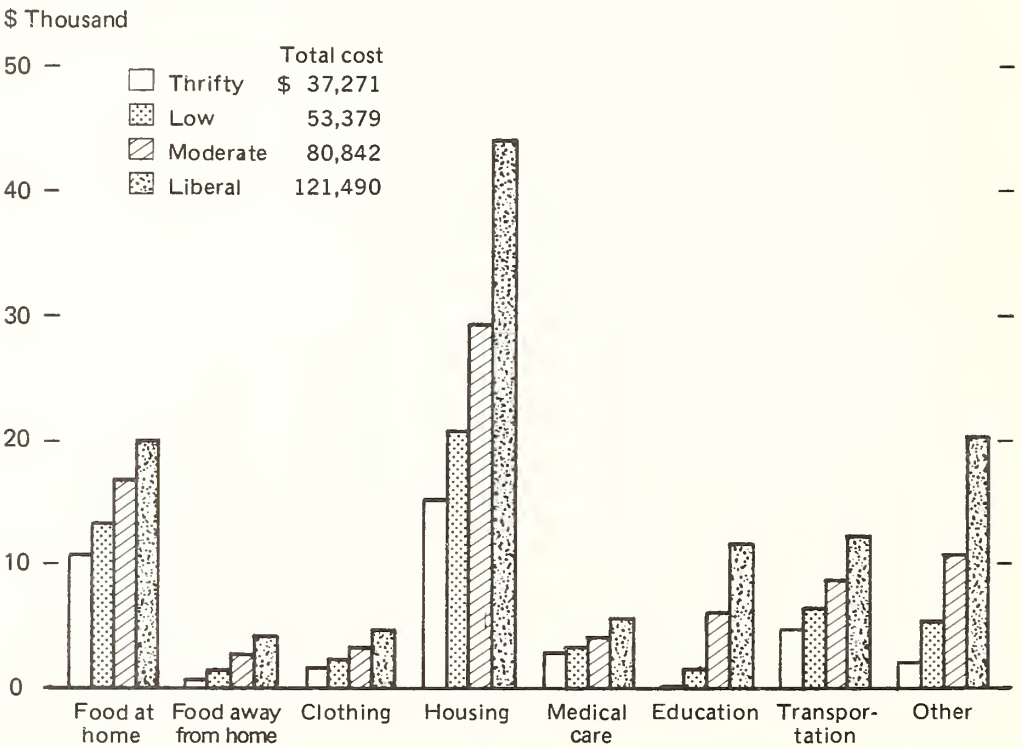


Figure 5

$5,790 at the moderate level, and $4,970 to $8,500 at the liberal level depending on their age. Annual costs for girls range from about $1,650 to $2,370 at the thrifty level, $2,320 to $3,360 at the low level, $3,380 to $5,210 at the moderate level, and $5,080 to $7,790 at the liberal level depending on their age.

The child's share of family housing is the most costly item in the estimates as shown in figure 7. Food at home and transportation are generally second and third highest, followed by education, medical care, and the other category. Estimates of clothing and food away from home represent the smallest proportions of the cost of raising a farm child.

The share of the expense of raising a farm child represented by the different components of the budget differs by cost level. At the lower cost levels, the proportions reflect the relative importance of more necessary items; food and housing account for more than two-thirds of the total costs, whereas education, in which such optional expenditures as special lessons, private schools, and extra books and supplies predominate, was estimated as zero. At the higher levels, estimated costs for housing and food at home, and, to a lesser degree, for medical care and transportation, account for a smaller share of the total than at the lower levels. At the liberal level, education and other expenses become considerably more important.

Urbanization Differences

Because the estimates for farm children reported here were developed on different and more recent data using different procedures than for the urban and rural nonfarm children, it is not appropriate to compare these two groups. The more recent farm child estimates replace the farm estimates developed in the first study. A comparison among urban, rural nonfarm, and farm child costs can be made from the earlier study (6). In that study, little difference was found in these costs in the South. Costs for the urban child were appreciably higher than for the rural nonfarm and farm child in the North Central region, but in the Northeast and West the rural nonfarm child had the highest costs. In all regions, food and housing costs of the urban child were generally higher than for a rural child in the same region, whereas transportation costs were generally lower. These findings, however, may be moderated by differences in prices, quality, and availability of goods and services between urban and rural locations.

Annual cost of raising farm boys and girls by age at the moderate cost level (June 1980 price levels)

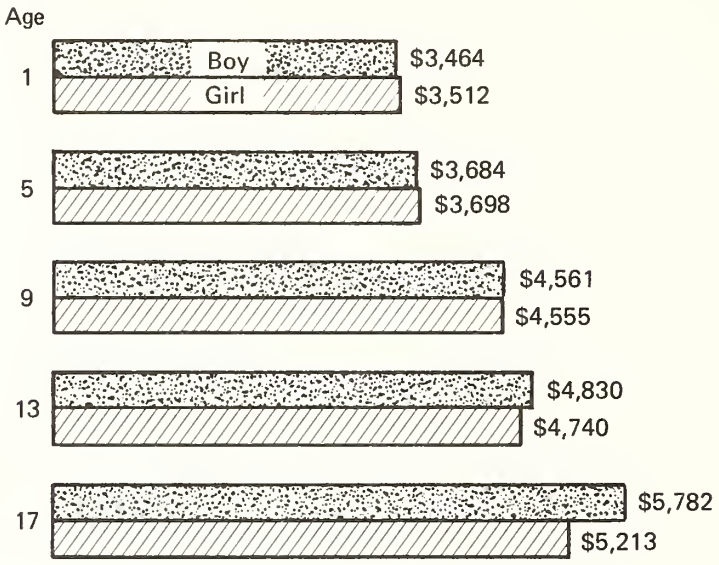


Figure 6

Total cost of raising a farm girl by budget item at the moderate cost level (June 1980 price levels)

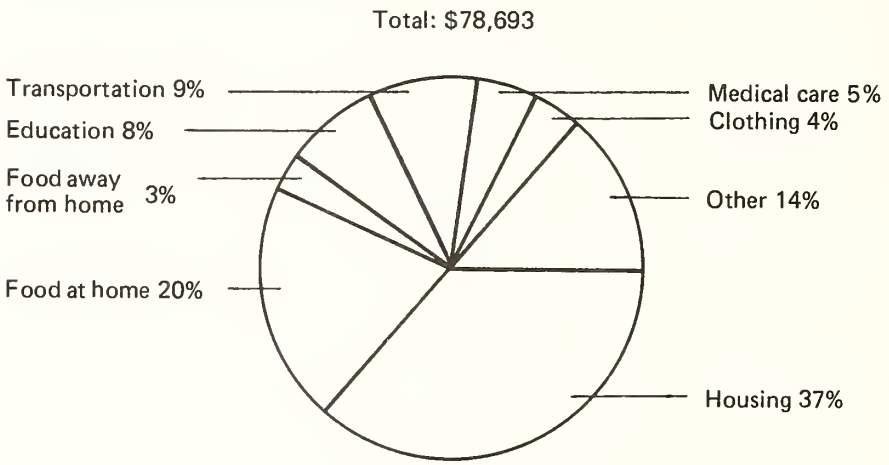


Figure 7

USE AND INTERPRETATION[5]

The cost estimates of raising a child represent average expenditures for a child of a given age or the child's share of family expenditures for such items as housing and transportation. The estimates are based on information from families with children at those ages and take into account the needs, expenditure patterns, and family characteristics related to the age of the child. The estimates reflect actual expenditures of these families; they are not based on lists of goods and services judged necessary to attain a specified standard of adequacy and are never priced in the market.

Although the estimates account for many factors related to family expenditures for children, they cannot be interpreted as precise costs for raising a child in a particular family. Rather, they are general estimates of what families under certain circumstances spent on their children. This must be borne in mind when the estimates are applied to specific families. Although the adjustments described here provide for additional specificity, the many factors that affect expenditures cannot be reflected and actual expenditures will most certainly deviate.

The estimates emphasize direct costs, or out-of-pocket expenditures, and therefore do not represent the total costs of raising a child. The data on which they are based reflected what families actually spent to achieve or maintain inventories in the time period studied. The CES and FFLES data did not measure family consumption that might be attributed to stocks of durables, past expenditures, income-in-kind, gifts, or the value of community services. Similarly, no account was made for the value of personal services performed by family members or for earnings given up while raising children.

The CES and the FFLES cross-section data present a detailed picture of the spending patterns of the population at one point in time--the early 1960's for the urban and rural nonfarm estimates and the early 1970's for the farm estimates. The cost figures from birth to age 18 as presented in tables 8-10, therefore, do not reflect the change in level and mix of goods and services available to or consumed by one household as a

[5] The information in this section is general and applicable to the estimates from both studies. Users should realize, however, that although a similar overall approach was applied to both data bases (4), changes in data collection, variable definition, and estimation procedures were inevitable and, in some cases, desirable. The estimates from the two studies are therefore not directly comparable. Users needing more specific detail should refer to the original papers (3, 6), available from the Family Economics Research Group.

result of changes in prices, income, or preferences experienced as the child grows. Instead, the estimates represent the experience and behavior of different families with children at various ages and expenditure patterns prevalent at the time the data were collected.

Cost Levels

The levels of the estimates are based on spending patterns associated with food consumption at the levels of the USDA food plans. The use of the food plans as a benchmark for the cost levels of the estimates requires two assumptions. First, it assumes that groups of families who are spending at similar cost levels on food are living at similar levels. Second, it implies that families spend at similar levels on all items of consumption--the family that spends at the moderate level for food also spends at the moderate level for housing.

There are several advantages to developing the estimates at levels of expenditure related to food costs as oppoosed to levels of income. The method allows factors that influence family spending on children to be taken into account, including nutritional needs, family size, and family composition. The resulting estimates may be adjusted for changes in prices. In addition, the estimates may be used in conjunction with the other USDA guidance materials--the food plans and clothing budgets (20-29).

Selection of cost level.--Users of the estimates often ask which cost level they should use and how these levels relate to family income. Table 1 may be used to select the appropriate cost level. It shows the food plan appropriate for families based on their size and income. Users should note that table 1 was designed for selection of the appropriate food plan. It therefore provides general guidance for selecting the appropriate level of the child cost estimates. Individual families may want to consider other factors in addition to their size and income.

The estimates were developed holding the cost level constant. In other words, the estimates do not reflect changes in income or level of living typically experienced by families as their children age. This allows for cost comparisons, such as by age of child, within and between the cost levels. Such comparisons can be very important to some users since they allow cost evaluations under varying circumstances. Consideration can be made for changes over the life cycle by combining figures at different cost levels. For example, it might be assumed that a child was raised for several years at one cost level and for other years at another depending on changes in income, family size, or both.

TABLE 1.--Food plans by size and income of family, summer 1980

Income before taxes	Family size					
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
$2,500-$5,000.....	Thrifty[1] or low cost	Thrifty[1] or low cost	Thrifty[1]	Thrifty[1]	Thrifty[1]	Thrifty[1]
$5,000-$10,000....	Moderate cost	Low cost	Thrifty[1] or low cost	Thrifty[1]	Thrifty[1]	Thrifty[1]
$10,000-$15,000...	Liberal	Moderate cost	Low or moderate cost	Low cost	Thrifty or low cost	Thrifty[1]
$15,000-$20,000...	Liberal	Liberal	Low or moderate cost	Low or moderate cost	Low cost	Thrifty or low cost
$20,000-$30,000...	Liberal	Liberal	Moderate cost or liberal	Low or moderate cost	Low or moderate cost	Low cost
$30,000-$40,000...	Liberal	Liberal	Liberal	Moderate cost or liberal	Moderate cost	Low or moderate cost
$40,000-$50,000...	Liberal	Liberal	Liberal	Moderate cost or liberal	Moderate cost or liberal	Moderate cost
$50,000 or more...	Liberal	Liberal	Liberal	Liberal	Moderate cost or liberal	Moderate cost or liberal

[1]Many families of this size and income are eligible for assistance through the Food Stamp Program.

Note: The economy level of the urban and rural nonfarm child cost estimates (tables 8 and 9) would be used wherever the thrifty plan is indicated above.

Source: Updated from Peterkin (21).

Economy and thrifty levels.--The lowest cost level of the urban and rural nonfarm estimates (tables 8 and 9) is the economy level, whereas the lowest level of the farm estimates (table 10) is the thrifty level. This difference is related to changes in the food plan levels (20, 22). Users of the child cost estimates should consider the economy and thrifty cost levels as equivalent.

Liberal cost level.--Users also note that the food plans include a liberal cost level, whereas the urban and rural nonfarm child estimates are only available at the economy, low, and moderate cost levels. The farm child estimates are available at all four cost levels--thrifty, low, moderate, and liberal. When users need estimates of the cost of raising urban and rural nonfarm children at the liberal level, they may adjust the moderate cost totals by adding 30 percent. This is an approximation, derived by comparing the differences between the moderate and liberal cost levels of the farm child estimates and of the food plan costs. Because different items in the budget do not increase with cost level at the same rate, users should consider this adjustment as a general guideline and increase only the annual and 18-year all-item totals, not the individual budget item cost estimates or their totals.

Region and Urbanization

The estimates for urban and rural nonfarm children developed in the first study are specific to region and urbanization. The four regions were those used by the U.S. Bureau of the Census and include these States:

South	Northeast
Alabama	Connecticut
Arkansas	Maine
Delaware	Massachusetts
Florida	New Hampshire
Georgia	New Jersey
Kentucky	New York
Louisiana	Pennsylvania
Maryland	Rhode Island
Mississippi	Vermont
North Carolina	
Oklahoma	
South Carolina	
Tennessee	
Texas	
Virginia	
West Virginia	

West	North Central
Arizona	Illinois
California	Indiana
Colorado	Iowa
Idaho	Kansas
Montana	Michigan
Nevada	Minnesota
New Mexico	Missouri
Oregon	Nebraska
Utah	North Dakota
Washington	Ohio
Wyoming	South Dakota
	Wisconsin

Alaska and Hawaii were not represented. The District of Columbia was included in the South. Estimates for a U.S. average were not developed in the first study. If such an indicator is necessary, use of the estimates for the North Central region is most appropriate.

The definition of urbanization used in the CES data and reflected in the estimates from the first study included urban, rural nonfarm, and farm. Urban included incorporated places with a population of 2,500 or more or the densely settled areas immediately adjacent to cities with a population of 50,000 or more. Rural nonfarm included those areas outside urban areas but not classified as farm. To be a farm, a 10-acre parcel needed sales of at least $50 per year; a parcel of less than 10 acres needed sales of at least $250. This definition of a farm was also used for the FFLES and the farm estimates in the more recent study.

Metropolitan Location

Although the child cost estimates are specific to region and urbanization, differences due to metropolitan location could not be considered. Users often ask about adjustments that can be made to incorporate such differences. The Bureau of Labor Statistics (BLS) publishes, as part of its Urban Family Budget program, indexes of intercity costs (71, 74). These indexes, which are based on the costs of the BLS family budgets at 3 cost levels in 23 metropolitan areas in the continental United States, use costs in the urban United States as a base (= 100). These indexes, which have been recalculated (using published and unpublished data) by employing urban costs in each region as the base, are shown in table 2. They may be used to adjust the estimates of the cost of raising a child to reflect cost differences due to location in 1 of the 23 metropolitan areas listed.

TABLE 2.--Indexes of comparative costs in metropolitan locations and urban areas of their respective regions, fall 1979

[Average urban cost for each region = 100]

Region, metropolitan location, and area	Lower	Intermediate	Higher
South:			
Atlanta, Ga.	100	102	103
Baltimore, Md.	110	110	112
Dallas, Tex.	100	99	100
Houston, Tex.	104	103	103
Washington, D.C.-Md.-Va.	117	120	121
West:			
Denver, Colo.	94	102	102
Los Angeles-Long Beach, Anaheim, Calif.	101	99	102
San Diego, Calif.	98	100	102
San Francisco-Oakland, Calif.	105	107	108
Seattle-Everett, Wash.	105	103	100
Northeast:			
Boston, Mass.	106	108	108
Buffalo, N.Y.	97	97	94
New York, N.Y.-northeastern N.J.	101	106	111
Philadelphia, Pa.	100	95	92
Pittsburgh, Pa.	97	88	85
North Central:			
Chicago, Ill.-northwestern Ind.	103	102	102
Cincinnati, Ohio-Ky.-Ind.	98	100	98
Cleveland, Ohio	100	103	102
Detroit, Mich.	100	103	104
Kansas City, Mo.-Kans.	97	97	99
Milwaukee, Wis.	101	106	105
Minneapolis-St. Paul, Minn.-Wis.	102	106	108
St. Louis, Mo.-Ill.	99	99	99

Source: Derived from published (74) and unpublished cost estimates of the U.S. Department of Labor, Bureau of Labor Statistics' urban family budgets and population weights used in the urban family budgets (71, p. 37).

The three cost levels defined by the BLS are derived very differently from the four cost levels defined by the USDA for the child cost estimates and thus do not coincide. Generally, however, the use of the BLS intermediate index is acceptable to adjust the USDA moderate cost level, the higher index to adjust the USDA liberal cost level, and the lower index to adjust the USDA low cost level. There is no BLS index comparable to the USDA economy or thrifty level; the best one can do is apply the BLS lower cost index.

For example, a family living in the Washington, D.C., metropolitan area at the moderate cost level would increase the USDA moderate cost estimate of raising a child for the Southern region by 20 percent to reflect its metropolitan location within the region.

Users have also asked if it is appropriate to use the Consumer Price Indexes (CPI's) specific to city population size classes or metropolitan locations to adjust the child cost estimates for a particular location. Although these indexes provide information on relative changes in prices over time, they do not provide an adjustment for the initial differential between costs in the regions and costs in more specifically defined locations. Users who have incorporated this difference by adjusting the estimates for the metropolitan location with 1 of the 23 indexes from table 2 could, however, appropriately use the CPI for the corresponding metropolitan location to adjust for changes in prices.

Price Level Adjustments

Users may wish to make adjustments to the price levels so that the estimates will suit their particular needs. The estimates may be updated or backdated using the instructions and appropriate subindexes of the Consumer Price Index provided in table 3. Each budget category should be adjusted individually to reflect differential price level changes among budget items.

Constant and current dollars.--Before adjusting the price levels, users should determine whether constant or current dollar figures are more suitable to their needs. The estimates in tables 8-10 are expressed in constant June 1980 dollars and assume that the child progresses through 18 years at June 1980 price levels. For example, the 18-year total cost of raising a child in the urban North Central region at the moderate cost level is $25,229 in annual average 1960 dollars. That total is $32,830 in annual average 1970 dollars and $69,333 in annual average 1980 dollars. Constant dollar estimates are appropriate when interest is with the present costs of raising children of different ages or in making comparisons between years. They are not appropriate for determining the total cost of raising one

TABLE 3.--Annual average Consumer Price Index data for updating

[1967=100]

Child cost budget category	Food at home	Food away from home	Clothing	Housing	Medical care
CPI subindex[1]	Food at home	Food away from home	Apparel and makeup	Housing	Medical care
1980	251.2	270.1	177.4	263.2	267.2
1980 (June)	247.7	269.9	176.0	266.9	265.9
1979	232.5	244.4	166.4	227.5	240.1
1978	209.9	218.3	159.5	202.6	219.4
1977	190.2	200.3	154.2	189.6	202.4
1976	179.5	186.1	147.6	177.2	184.7
1975	175.8	174.3	142.3	166.8	168.6
1974	162.4	159.4	136.2	150.6	150.5
1973	141.4	141.4	126.8	135.0	137.7
1972	121.6	131.1	122.3	129.2	132.5
1971	116.4	126.1	119.8	124.3	128.4
1970	113.7	119.9	116.1	118.9	120.6
1969	108.2	111.6	111.5	110.8	113.4
1968	103.2	105.2	105.4	104.2	106.1
1967	100.0	100.0	100.0	100.0	100.0
1966	100.3	95.1	96.1	97.2	93.4
1965	95.5	90.9	93.7	94.9	89.5
1964	93.2	88.9	92.7	93.8	87.3
1963	92.2	87.3	91.9	92.7	85.6
1962	91.0	85.4	90.9	91.7	83.6
1961	90.4	83.2	90.4	90.9	81.4
1960	89.6	81.4	89.6	90.2	79.1
1959	88.8	79.3	88.2	88.6	76.4
1958	91.0	77.2	87.5	87.7	73.2
1957	87.2	74.9	87.3	86.2	69.8
1956	84.4	72.2	85.8	83.6	67.2
1955	84.1	70.8	84.1	82.3	64.8
1954	85.8	70.1	84.5	81.7	63.4
1953	86.2	68.9	84.6	80.8	61.4

[1]The revised Consumer Price Index for urban wage earners and clerical workers (CPI-W) replaced the unrevised CPI; use the revised indexes as shown for adjusting estimates to price levels prevalent in 1978 and forward; use the unrevised CPI as shown for adjusting estimates to price levels from 1953 to 1977.

Note: To adjust the price levels of the estimates of the cost of raising a child to specific year price levels, multiply the June 1980 estimates (tables 8, 9, and 10) for each budget category by the index for that category for the desired year and divide the product by the corresponding index for June 1980. For example, to update June 1980 costs for housing to annual average 1980 prices, multiply the June 1980 estimate for housing by 263.2 and divide by 266.9. To backdate June 1980 costs for housing to 1968 prices, multiply the June 1980 estimate for housing by 104.2 and divide by 266.9.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

and backdating estimates of the cost of raising children

[1967 = 100]

Education	Transportation	Other	Annual totals of all budget item categories	Child cost budget category
Personal and educational expenses[2]	Transportation	Personal care and personal and educational expenses average[2]	All items[3]	CPI subindex[1]
236.4	250.5	224.6	247.0	1980
229.8	250.6	220.8	247.8	(June) 1980
214.2	212.8	204.9	217.7	1979
198.2	185.8	190.1	195.3	1978
157.9	177.2	164.4	181.5	1977
151.2	165.5	155.8	170.5	1976
144.4	150.6	147.6	161.2	1975
133.8	137.7	135.6	147.7	1974
125.9	123.8	125.6	133.1	1973
122.8	119.9	121.3	125.3	1972
119.3	118.6	118.1	121.3	1971
113.4	112.7	113.3	116.3	1970
108.7	107.2	109.0	109.8	1969
104.7	103.2	104.5	104.2	1968
100.0	100.0	100.0	100.0	1967
97.5	97.2	97.3	97.2	1966
95.9	95.9	95.6	94.5	1965
95.0	94.3	94.8	92.9	1964
92.8	93.0	93.1	91.7	1963
91.3	92.5	91.8	90.6	1962
89.3	90.6	90.0	89.6	1961
87.3	89.6	88.7	88.7	1960
85.3	89.6	87.0	87.3	1959
83.9	86.0	85.4	86.6	1958
80.7	83.3	82.4	84.3	1957
77.8	78.8	79.5	81.4	1956
76.7	77.4	77.3	80.2	1955
76.9	78.3	76.8	80.5	1954
77.7	79.5	77.0	80.1	1953

[2]In changing to the revised CPI to adjust the estimates of the cost of raising a child, the "Personal and educational expenses" index replaced the "Reading and recreation" index; the average of the "Personal care" and the "Personal and educational expenses" indexes replaced the average of the "Personal care" and the "Reading and recreation" indexes.

[3]Users who do not want to carry out all the individual budget items calculations and who are interested only in the annual all budget item totals may use the "All items" index without a great deal of distortion from the price adjusted totals that are obtained by applying the individual subindexes and then summing over the adjusted budget item costs.

child; they are too high, for example, for the child who reaches age 18 in June 1980 and too low for the child born at that time.

When concern is with past or future costs of raising an individual child or a group of children born at a given time, current dollar estimates should be used. Current dollar estimates reflect not only changes in costs associated with the growth of the child and family composition adjustments but also price changes actually experienced over the 18 years of the child's life. Users should, of course, also consider changes in income that generally coincide with changes in prices when interpreting current dollar estimates.

Table 4 shows current dollar estimates of the cost of raising a child born in 1960 and in 1979 at the moderate cost level in the urban North Central region. The current dollar estimate for a child born in 1960 is $34,274 compared with the constant annual average 1960 estimate of $25,229 or the constant June 1980 estimate of $69,232 (table 8). This current dollar estimate was calculated by applying the 1960 indexes to the estimated costs of the infancy year, the 1961 indexes to the age 1 estimates, and so on for the remaining years and adding to arrive at the total.

Future costs.--If users are interested in projecting costs over the life of a child, as in anticipating support costs to be incurred for a particular child, they would want to consider projections for future price changes. By assuming a rate of future inflation, it is possible to adjust the cost estimates forward and thus arrive at a projected cost to raise a child. For example, the estimated annual cost of a 5-year-old in an urban North Central region at the moderate level adjusted to 1979 price levels is $3,065. Assuming an annual rate of inflation of 8 percent, the cost in 1984 for a 5-year-old born in 1979 would become $4,503. To arrive at this figure, inflate the estimated annual cost of raising a 5-year-old in 1979 dollars, assuming 8 percent annual inflation compounded over 5 years--the number of years until the child would reach age 5 in 1984. Thus, the projected cost for any given year of age specific to prices assumed prevalent in a given year may be represented by the following equation:

$$CRC_F = CRC_P\ (1 + i)^n$$

where: CRC_F = future or projected annual cost of raising a child of a given age in a given year

CRC_P = present cost of raising a child of that age in current dollars

i = assumed rate of inflation per time interval

n = number of time intervals from present to time child will reach that age

or: $4,503 = $3,065 $(1.08)^5$. To arrive at a total for 18 years, apply the formula for each year. For example, assuming an annual inflation rate of 8 percent[6] over the first 18 years of the child's life, the cost of raising the child born in 1979 in the urban North Central region at the moderate cost level would be $134,414.[7] Assuming an annual inflation rate of 10 percent would increase this 18-year total to $165,334; an annual inflation rate of 12 percent would increase the total to $204,051.

Alternative CPI's.--Users have asked if it would be more appropriate to use the Consumer Price Indexes that are specific to region to adjust the price levels of the region--specific child cost estimates. Use of the regional CPI's would provide more precise adjustment for movements in prices by region than the indexes in table 3. Similarly, the CPI's that are specific to metropolitan locations would provide a more precise price adjustment to child cost estimates that had been adjusted to corresponding metropolitan location cost differences as described in the previous section. However, the metropolitan-specific indexes are not available as a continuous series over a long period of time, as are those in table 3, and thus do not allow for adjustments over long time spans, such as the 18 years of a child's life. Although recent changes in these indexes will allow their use in the future, the U.S. city average CPI's in table 3 are generally applicable to all the child cost estimates and are more readily available. They provide a continuous series covering a substantial time span and are thus suggested as most appropriate.

Limitations of price level adjustments.--Users should be reminded that price level adjustments only capture changes in prices. To the extent that families have changed their allocation of total resources, or have changed their allocation of resources among family members or among components of child

[6]About the average increase in the Consumer Price Index from 1974 through 1979.

[7]If annual all-item totals are all that are needed, these calculations can be applied to the annual totals as in this example. The item estimate breakdowns in table 4 were arrived at by carrying out these calculations for each budget item estimate and then summing. Except for a rounding error, either method will yield the same totals.

TABLE 4.--Current dollar estimates[1] of cost of raising a child[2] born in 1960 and in 1979 at the moderate cost level in the urban North Central region

Year	Age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
					Cost of raising a child born in 1960[6]					
1960	Under 1	$1,205	$173	0	$62	$501	$59	0	$246	$164
1961	1	1,259	215	0	62	505	61	0	249	167
1962	2	1,203	216	0	102	447	62	0	222	154
1963	3	1,217	219	0	103	452	64	0	223	156
1964	4	1,303	254	$37	104	458	65	0	226	159
1965	5	1,323	260	38	105	463	67	0	230	160
1966	6	1,429	265	40	149	449	70	$34	233	189
1967	7	1,529	326	42	155	463	75	35	239	194
1968	8	1,591	336	44	163	482	79	37	247	203
1969	9	1,677	352	47	173	513	85	38	257	212
1970	10	1,840	440	50	180	550	90	40	270	220
1971	11	1,916	451	53	186	575	96	42	284	229
1972	12	2,138	481	66	274	620	99	43	309	246
1973	13	2,344	622	71	284	647	103	44	318	255
1974	14	2,609	714	80	305	722	112	47	354	275
1975	15	2,843	773	87	319	800	126	51	387	300
1976	16	3,319	884	93	458	879	138	53	470	344
1977	17	3,529	937	100	478	941	151	56	503	363
Total 1960-77		34,274	7,918	848	3,662	10,467	1,602	520	5,267	3,990

		Cost of raising a child born in 1979[7]								
1979.....	Under 1	$2,972	$450	0	$115	$1,263	$179	0	$585	$380
1980.....	1	3,319	596	0	124	1,364	193	0	632	410
1981.....	2	3,361	644	0	217	1,295	209	0	595	401
1982.....	3	3,627	695	0	234	1,398	224	0	642	433
1983.....	4	4,171	863	$139	253	1,510	244	0	694	468
1984.....	5	4,503	932	150	273	1,631	263	0	749	505
1985.....	6	5,060	974	162	409	1,669	284	$121	809	632
1986.....	7	5,710	1,297	175	442	1,803	307	130	874	682
1987.....	8	6,168	1,401	189	478	1,947	331	141	944	737
1988.....	9	6,661	1,513	204	516	2,103	358	152	1,019	796
1989.....	10	7,501	1,943	220	557	2,271	386	164	1,101	859
1990.....	11	8,102	2,098	238	602	2,453	417	177	1,189	928
1991.....	12	9,378	2,317	307	939	2,745	451	191	1,380	1,048
1992.....	13	10,407	2,782	332	1,014	2,964	487	207	1,490	1,131
1993.....	14	11,242	3,005	358	1,096	3,202	526	223	1,610	1,222
1994.....	15	12,140	3,245	387	1,183	3,458	568	241	1,738	1,320
1995.....	16	14,468	3,923	418	1,768	3,868	613	260	2,069	1,549
1996.....	17	15,624	4,237	451	1,909	4,177	662	281	2,235	1,672
Total 1979-96.....		134,414	32,915	3,730	12,129	41,121	6,703	2,288	20,355	15,173

[1] Derived from table 2 in USDA (8).
[2] Child in family of husband and wife and no more than 5 children.
[3] Includes home-produced foods and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and other miscellaneous expenditures.
[6] Prices current in the years specified; calculated using indexes in table 3 and rounded to nearest $1.
[7] Inflated from 1979 constant dollar estimates at annual rate of 8 percent and rounded to nearest $1.

costs, the price-adjusted estimates of the cost of raising a child still reflect only those expenditure patterns as captured by the original data--patterns of the early 1960's for the urban and rural nonfarm estimates and patterns of the early 1970's for the farm estimates. Expenditure patterns tend to be relatively stable over time, however, and examination of the data from the 1972-73 Survey of Consumer Expenditures, the most recent nationwide expenditure survey, indicates that there were no dramatic changes between the early 1960's (when data used for the urban and rural nonfarm child cost estimates were collected) and 1972-73 (69, 70, 73). It is probably not unreasonable then to speculate that new estimates of the cost of raising a child developed on the more recent data base, allowing for data base and procedural differences, will not be dramatically different from the current estimates. Therefore, although users of the current urban and rural nonfarm estimates are unable to adjust for changes in expenditure patterns and may only adjust for changes in prices, it is probably reasonable to assume that major adjustments are not necessary for changes in expenditure patterns for families similar to the original families in the data base.

Budget Items

The child costs estimates are derived from data on family expenditures for a wide variety of goods and services in a given year. Most of the data on expenditures were reported in terms of the family unit in which the child lived. In order to develop the age-specific estimates of expenditures on children, it was necessary to define the budget item categories to reflect expenditures for children age 17 and under. This required that expenditures for parents or older children be separated out as accurately as possible and that expenditures for shared items be allocated to reflect each family member's share.

The content of each of the categories in the child cost estimates is described here. Readers are reminded that the urban and rural nonfarm estimates were developed from a different data base and with different procedures than the farm child estimates. Some of these differences are described, but users should refer to the original references for more detail (3, 6).

Food at home.--Estimates for food at home were based on the USDA food plans (20, 22) rather than the CES or FFLES data. The food plans indicate amounts of food for individuals of different ages and sex at four cost levels (see p. 31). They include estimates for 11 age-sex categories appropriate for children up to age 18. These plans assume all meals are eaten at home. Because the child cost estimates also included cost estimates of food away from home, the food plan costs were reduced by the proportion of estimated costs for food away that, according to separate analyses, substituted for costs of food at home. The food plan costs were also adjusted by economy of scale figures

(provided with the food plans) to reflect the average size of families with children of each given age (and sex in the farm child estimates).

Food away from home.--These estimates were based on the child's share of family expenditures for meals away from home other than those at work and at school. (It was assumed that no children in the age ranges in question were employed and therefore no meals at work were included; meals at school were reflected in costs for food at home.) In the estimates for urban and rural nonfarm children, it was assumed that children under 4 years of age did not eat in restaurants; family costs were allocated on a per capita basis. In the development of the farm costs, it was assumed that expenditures for food away were not incurred for children under 3 years of age; total family expenditures on food away were divided among farm family members by assuming that family members would consume the same proportion of the family food away from home as of food at home.

Clothing.--The estimated costs[8] for urban and rural nonfarm children were derived from the actual expenditures for children under 2, 2-5, 6-11, 12-15, and 16-17 years of age. In addition, a per capita share of family expenditures for clothing materials and services was included. Data used to develop the farm child estimates, however, were collected only for five age-sex categories: Infants under 2, females 2-15, males 2-15, females 16 and over, and males 16 and over. Observed expenditures in these broad age-sex categories thus had to be divided among the 11 categories developed for these estimates. Expenditures for females 2-15 years old were apportioned to girls 2-5, 6-9, 10-13, and 14-15. Expenditures for girls 16-17 had to be apportioned from observed totals for females 16 and over. The same was necessary for the estimates for farm boys. Proportions that reflected each family's age-sex composition were developed in seperate analyses for use in dividing the reported expenditures for the broad age-sex categories among individual farm family members.

Users are reminded that the estimates were derived from current expenditure data. The estimates, therefore, reflected only clothing purchases during the survey year. Other research has indicated that substantial amounts of clothing may be received as gifts or handed down from older children.

Housing.--This category included the cost of the family dwelling, comprising fuel and utilities, household operations,

[8] Children's clothing budgets are available not only for the annual cost as shown in tables 8-10 but also for separate clothing categories. See references 23-29 and p. 31.

furnishings, service contracts, and equipment. The per child cost estimates were based on a per capita share of these expenditures.

Medical care.--Estimates of the cost of medical care for children were based on family medical and dental expenditures, including net expenditures for health insurance, hospital and physicians' services, eye care, prescriptions, and medical supplies. Medical costs were divided proportionately among family members based on the age-sex composition of the family (in the farm estimates) and corresponding to National Health Survey data on the average distribution of health care expenditures by age-sex categories. Family dental expenses were divided equally among family members over 2 years of age in the farm estimates.

Education.--Expenditures on education included tuition, books and supplies, and fees. For children not living at home, they included transportation, food, and housing expenses while attending school. Education costs were based on families whose oldest child was at least 6 but not over 17. Although estimates for children under 6 would be zero, this limitation was imposed in order to exclude educational expenses for parents or older children attending college. Expenses were divided equally among the children aged 6 through 17.

Transportation.--In the urban and rural nonfarm estimates, this category included costs for the purchase and operation of automobiles and for public transportation. The child was assigned a per capita share of expenditures. Transportation costs for the farm family included current expenses, such as vehicle operation, service, and maintenance; public transportation; and an annual consumption value of owned vehicles defined as the purchase price divided by estimated average service of life of the vehicle. For purposes of determining proportions of family costs to be allocated to each child, three age-sex categories were used: Children 13 and under, boys 14-17, and girls 14-17. The age of 14 appeared to be an appropriate division for farm children who may be licensed to drive in some States at that age. Total family transportation costs were then allocated to individuals by using proportions developed for each family that reflected its size and age-sex composition.

Other.--In the urban and rural nonfarm estimates, this category included the child's per capita share of the family's expenditures for personal care, recreation, reading, and other miscellaneous expenditures. No cost was assigned for insurance or gifts and contributions. In the farm estimates, the other category included family expenditures on gifts and contributions; sewing materials and laundry expenses; miscellaneous recreational and entertainment expenses; and interest, service,

and other transaction costs. These expenditures were divided equally among all family members. In addition, male personal expenses were divided equally among the males and female personal expenses were divided equally among the females in each family.

Other Direct Costs

Despite the detail provided by consumer expenditure survey data from the CES and the FFLES, it is often impossible to isolate expenditures on particular items in the budget or to attribute expenditures to particular family members. Some costs associated with raising a child of a given age, though not explicitly estimated for that age, are allocated among family members and are thus implicitly included in the costs over the age span. For example, the costs of having a child are not estimated as a lump sum assigned to the first year of life. Family expenditures for medical care, medical insurance premiums, and furnishings and equipment are apportioned among family members. Items purchased in the preceding year in anticipation of the birth in the survey year are not included. Costs for infants' clothing could be identified and therefore were included in the first year. On the other hand, expenditures for maternity clothing could not be separated from total costs for women's clothing. The Health Insurance Institute (64) has developed estimates of the cost of having a baby (see p. 32). It would be appropriate, however, to assume that such costs should be added to the USDA child cost estimates. Adding what can be accepted as the average cost of birth would create considerable duplication, particularly if the costs included purchases for the first child, such as nursery furnishings, that likely would not be incurred for the second or third child.

Users often ask where child care costs are reflected. Reported expenditures for child care could not be explicitly separated from reported expenditures that, as a group, were most appropriately included under housing-related services. To the extent that child care costs were incurred and reported by the families in the original sample, they were included and apportioned equally among family members under the housing category.

Some costs are beyond the age range of the estimates and clearly are not included. Costs for higher education are not included and may, therefore, be appropriately added (see p. 35). In addition, costs associated with family circumstances that are different from those in the original data may also be considered (see p. 32). For example, single- or working-parent families may want to consider other costs, such as child care.

Family Size

The cost estimates of raising urban and rural nonfarm children reflect average costs per child in families with not more than five children. Size-specific estimates developed for two-, three-, four-, and five-child families indicate that total costs

per child decrease as family size increases (6, 7). Per child costs in five-child families average from 20 to 24 percent below those in two-child families. Cost differences between two- and three-child families and between three- and four-child families are about the same, ranging between 7 and 12 percent. Costs between four- and five-child families decrease only 4 or 5 percent.

Costs for each item in the budget, however, do not change consistently with changes in family size. Per child food costs decrease less than do other costs when family size increases. Although there are some savings in buying and cooking for a larger family, requirements increase in almost direct ratio to the number of children. Food costs per child are 12 to 13 percent less in a five-child family than in a two-child family. Per child housing and transportation costs, on the other hand, show the greatest decreases when family size increases. Much housing space is used in common, and automobile trips serve more than one child. In these categories, costs per child in a five-child family may be as much as one-third less than in a two-child family.

Because the family size-specific estimates were developed for only a few of the region-urbanization categories, users often ask how the estimates for children in urban and rural nonfarm families of average size (tables 8 and 9) can be adjusted to reflect differences in family size. Although the percentage differences due to family size as indicated by the estimates specific to family size are not directly applicable to the estimates for all families, they do indicate adjustments that can be made. However, to apply the percentage differences from the size-specific estimates to the estimates for all families, it is necessary to accept a generalization about the family size underlying the estimates for all families.

Most families whose expenditure patterns formed the basis of the estimates had three or four children. On the average, the estimates for very young children (the first 2 years) and for older children (ages 16 and 17) were based on expenditure patterns of families with three children, whereas the estimates for other ages (2-15) were based on families with an average closer to four children, reflecting changes in family size coincident with the family life cycle. For example, the average size of families whose expenditures formed the basis of the estimates for urban 10-year-olds was 5.6 to 5.8 depending on the region and 5.9 to 6.0 in the estimates for rural nonfarm 10-year-olds (6). Given this generalization and the percentage differences between families of different sizes as indicated by the size-specific estimates, the estimate for a 10-year-old urban or rural nonfarm child, for example, could be increased by 7 to

12 percent for a family with three children and decreased by 4 to 5 percent for a family with five children.

Table 5 shows adjustment that can be made to the age-specific estimates from tables 8 and 9 to reflect differences in family size. These adjustments are very general and, like the adjustment for estimating the liberal cost level from the moderate cost level, are best applied only to the annual all-item totals and not to the estimates for individual budget items or their totals. They are not appropriate for use with the farm child estimates from table 10.

Users also often ask whether the estimates are additive; that is, if the age-specific per child estimates can be added together to obtain a total cost of families with a given number of children. Generally, for families of a size similar to that of the original data families (husband, wife, and three to four children), the estimates are probably additive. As family size departs from five or six persons (three or four children), errors will be most substantial for those items in the budget more subject to savings due to economies of scale--housing and transportation--which are based on per person expenditures in the urban and rural nonfarm child estimates.

Families Facing Change

Users often request information on the use and interpretation of the child cost statistics in situations where it is necessary to estimate costs for families anticipating change, such as the arrival or departure of family members or the separation of an existing household into two. Confusion may result about the appropriateness of the estimates in such circumstances and the factors that need to be considered.

The USDA cost estimates of raising a child are average rather than marginal. Average costs reflect the longrun expenditures of families with varying age and sex compositions and are based on data from some families making adjustments in the survey year and others not. Marginal cost estimates, on the other hand, reflect incremental changes in family expenditures or changes in income necessary to maintain a level of living when there is a change in family structure, and they are based on the differences in expenditures of families of differing sizes. Average cost estimates emphasize expenditures for individual children or their share of family costs, whereas marginal cost estimates emphasize changes in total family expenditures.

For example, family food expenditures may actually decrease with the addition of a child because of changes in eating patterns--less expensive foods may be prepared and eating out may be curtailed. This incremental or marginal value, however, is not a reflection of the cost of food for a child. The USDA average cost estimates include costs incurred for individual

TABLE 5.--Adjustments for family size to be applied to age-specific estimates of the cost of raising urban and rural nonfarm children

Age of child	Family size			
	4 (2 children)	5 (3 children)	6 (4 children)	7 (5 children)
Less than 1....	Add 7-12 percent	No change	Subtract 7-12 percent	Subtract 11-17 percent
1.....	Add 7-12 percent	No change	Subtract 7-12 percent	Subtract 11-17 percent
2-15.....	Add 14-24 percent	Add 7-12 percent	No change	Subtract 4-5 percent
16-17.....	Add 7-12 percent	No change	Subtract 7-12 percent	Subtract 11-17 percent

children as well as their share of family overhead costs. As a result, a family that adds a child to its household would not necessarily expect to have its expenses increased by the total costs shown in the tables, nor would a family whose oldest child leaves home necessarily have its expenses decreased by the total value of the estimated cost for a 17-year-old.

Families experience change and make adjustments in many ways. Consequently, marginal costs could be substantially higher or lower than average costs depending on what change is specified and from what position the family is starting. For example, housing and transportation costs could increase very little with the addition of a child. On the other hand, if the addition of a child resulted in the family's moving into different housing or otherwise making a substantial change in living arrangements, costs could increase dramatically. Changes in the age of children affect costs per child, as do changes in family size. Thus, more living space may be needed even if there has been no change in family size.

The choice of average or marginal cost estimates will depend on the uses and interpretations desired. Researchers interested in explaining fertility behavior and the development of human capital find marginal cost estimates relevant (33, 39, 41-44). In this vein, Espenshade (33), Lindert (39), and Turchi (44) approached the estimation of marginal costs with different procedures. Policymakers interested in estimating incremental costs incurred by families taking in foster children would want to consider both average and marginal costs (9).

In child support costs, the distinction may be more difficult. Although an estimate of the incremental cost of taking custody of a child is appealing, there are limitations. There may be difficulties, for example, in determining which family member should be regarded as marginal. Should the children be considered marginal members of the custodial parent's household? In such cases, the custodial parent would be responsible for the full overhead cost and receive no benefit from economies of scale for goods of which the child might consume a major share. On the other hand, should the parent be considered the marginal member and therefore imply that child support payments should cover the entire overhead cost? For example, considering the child as the marginal member would imply that the cost of housing the child would be the value of the increase in housing expenditures incurred if the custodial parent found it necessary to move to a larger dwelling. That cost, however, would reflect only the extra space purchased by the increased expenditure, such as an additional bedroom, not the overhead cost of the other parts of the unit, such as the kitchen and living room, which the child also uses. In estimating child support,

average and marginal costs differ in the implications regarding who shall bear the costs.

Use of the estimates in child support situations poses other difficulties, particularly because the estimates reflect expenditure patterns of intact husband and wife families. For example, the choice of cost level of the estimates, as indicated in table 1, is based on family size and income. When a family separates, however, a total income that previously supported one family unit will be used to support two. Overhead costs incurred on the basis of that resource level, such as for housing, will increase. Additional costs associated with maintaining two households will be incurred. When available, actual costs that will be incurred, particularly for housing, should replace the estimated costs. Users, of course, must evaluate the specifics of their own situations and decide at what level children should and, practically, can be supported, and how the costs will be divided. The estimates cannot address such issues, but they can provide general guidelines on costs that may be incurred and how they vary with age of the child.

Users of the child cost estimates often inquire about additional materials to aid in the use and interpretation of the data. The following materials provide supplementary detail on particular items in the budget or extend the use of the estimates to other relevant topics.

USDA Budgets for Food and Clothing

The child rearing estimates are cost budgets. They do not provide information on the quantity or quality of items actually purchased or needed to attain a given cost level or standard of adequacy. The USDA budgets for food and clothing, however, provide information on quantities of food and clothing as well as costs. These budgets and the child estimates are at similar cost levels.

The food budgets or plans produced by the USDA Consumer Nutrition Center take into account current information on nutritional needs and food consumption patterns as well as the nutritional content and prices of food. The food plans specify the amounts of food in 11 food groups needed to provide nutritionally adequate diets for persons in 20 age-sex groups at 4 cost levels--thrifty, low, moderate, and liberal (20, 22). A plan for any family can be determined by adding amounts of foods suggested for persons of the age and sex of family members (21). The costs of the plans for the U.S. average are released monthly and published quarterly in Family Economics Review. Costs specific to the four regions are published in the summer issues of Family Economics Review.

Cost and quantity budgets for clothing were developed by the USDA Family Economics Research Group in two studies based on the same data used for the cost estimates of raising a child. The 1960-61 CES data provided the basis for estimates of the annual costs of clothing for 21 categories of individuals, based on age, sex, and marital and employment status, and by urbanization, region, and cost level (23, 24, 26). The 1973 FFLES data provided the basis for annual cost estimates for farm children and adults for six clothing categories (28, 29). Estimates for farm children were published in the winter 1979 issue of Family Economics Review; estimates for farm adults appeared in the summer 1979 issue. Clothing quantity budgets (25) and an interactive computer program for wardrobe replacement planning (27) were also developed using the 1960-61 CES.

Indirect Costs

The estimates include only direct, out-of-pocket costs incurred as reflected by actual expenditure data. No account is made for the value of time or personal services performed by family members, for the value of earnings foregone in time spent raising children, or for the impact on career opportunities and development due to time out of the labor force. Reed and McIntosh (42) and Espenshade (34) combined the USDA direct cost

estimates with independent estimates of the indirect costs and concluded that the latter represented as much as two-thirds of the total costs.

Researchers (30-45) interested in human capital, labor force participation, fertility behavior, and interfamily and intrafamily transfers have taken into account the value of the indirect costs of children. Users interested in the topic will find Espenshade's (34) monograph an interesting discussion of actual and perceived values and costs of children in the less developed countries and the United States. Users will also find the references by Walker and Woods (45), Culley et al. (31), Hawrylshyn (35), and Hefferan (36) of interest.

The Changing American Family

The estimated costs of raising urban and rural nonfarm children are based on data collected in 1960-61 from husband-wife families with not more than five children and no other persons present. The families generally tended to have three and more often four children. Total costs per child over the 18-year span represented by the estimates in constant 1960-61 dollars consumed 15 to 17 percent of the family income. It is probably reasonable to assume that most of these nuclear families were also single-earner families.

The family has experienced dramatic changes since the early 1960's. References 46-63 document and discuss the impact of some of these changes. When the child cost estimates are used as guidelines for families of types other than the nuclear structure underlying the estimates, users should consider how specific circumstances might differ from those of the original data families. Families of differing structure are likely to have different spending patterns, which may affect total costs as well as costs for specific categories. For example, expenses for transportation are affected by the number of full-time earners employed outside the home. Many costs that were likely hidden or indirect for the one-earner nuclear family typical of the 1960's may be explicit, direct costs today. Child care costs are an ideal example. In many situations, users may be advised to add explicit child care costs to the baseline estimates, using actual expenses or guidance from the information on child care costs (p. 33). In addition, indirect costs have generally taken on greater importance. As more women enter the labor force or become eligible for better paying positions and as it becomes more essential for parents to work outside the home, the economic value of time is more likely to be taken into consideration. As a result, the opportunity costs involved with remaining home to care for their children are perceived by families as more important.

Cost of Having a Baby

A 1978 study by the Health Insurance Institute (64) estimated the cost of having a baby to be about $2,170 to $2,220. This

estimate included $888 for hospital care, $518-$568 for medical care, and $762 for the layette, which included $397 for nursery furnishings, identified as optional. Costs for maternity clothes and such unusual expenses as drugs were not included. Data sources for the report were the Health Insurance Association of America, "Medical Economics," the Children's Bureau of the U.S. Department of Health, Education and Welfare (now Health and Human Services), the Health Insurance Institute, and a children's clothing manufacturer.

Child Care Costs [9]

Data from the 1972-73 Consumer Expenditure Survey provide detailed information on child care expenditures made by families with at least one member under age 6. Included are expenditures for babysitting, day care centers, private nursery school or kindergarten or both, and public nursery school or kindergarten or both. These expenditures record, on average, how families spend their child care dollars but do not necessarily reflect actual child care usage. Families reporting little or no child care expenditures may rely on child care services provided free of charge by relatives, friends, or federally funded day care centers.

Of the families surveyed who had at least one member under age 6, three out of five paid for at least one form of child care. Most of these families (95 percent) reported babysitting expenditures. Much smaller percentages of the sample reported expenditures for private schooling, public schooling, or day care centers--13, 4, and 2 percent, respectively. Of all the families that reported babysitting, four out of five reported no other form of child care expenditures. The average annual expenditure for babysitting ($532) was highest, followed by day care ($471), private nursery school or kindergarten or both ($374), and public nursery school or kindergarten or both ($154).

A greater percentage of husband-wife families than single-parent families reported child care expenses, although single-parent families averaged considerably larger expense (table 6). Single-parent families averaged $847 annually for child care--69 percent more than husband-wife families. In addition, single-parent families averaged lower total expenditures than husband-wife families. As a result, child care expenses claimed more than 7 percent of the single-parent family's total expenditures compared with less than 3 percent of the husband-wife family's total expenditures.

[9] This section is reprinted from Epstein and Jennings (65). Figures from that article have been updated to June 1980 price levels.

TABLE 6.--Spending for child care by families with at least 1 member under 6 years

Family type	Number of families with at least 1 member under 6	Proportion of families reporting	Expenditures for child care	
			Average annual amount[1]	As proportion of all family spending[2]
	Thousands	Percent	Dollars	Percent
All families.....	13,570	60	537	2.9
Husband-wife family.....	11,814	62	502	2.6
Nonblack.....	10,633	63	484	2.5
Black.....	1,180	50	699	3.9
Wife employed.....	5,022	71	739	3.9
Wife not employed.....	6,536	55	258	1.3
Single-parent family.....	1,756	48	847	7.3
Nonblack.....	1,116	54	949	7.9
Black.....	641	39	599	5.7
Parent employed.....	982	63	1,026	8.4
Parent not employed.....	736	27	227	2.5

[1] Data derived from Public Use Tapes, Consumer Expenditure Survey--1972-73, U.S. Department of Labor, Bureau of Labor Statistics. All expenditure averages are based on only those families reporting child care expenditures. Figures are updated to June 1980 prices.

[2] Includes spending for food, alcholic beverages, tobacco products, housing, clothing, drycleaning and laundry, transportation, health care, personal care, recreation, reading, education, and miscellaneous; excludes personal insurance, retirement, pensions, gifts, and contributions.

Source: Updated from Epstein and Jennings (65).

Families with child care expenses were more likely than families without child care expenses to have higher incomes, higher total family expenditures, and a working wife or working single parent. Total expenditures for families with child care expenditures averaged $19,240 for husband-wife families and $11,539 for single-parent families. In comparison, total expenditures for families with no child care expenditures averaged $15,110 for husband-wife families and $9,143 for single-parent families. About 50 percent of husband-wife families with child care expenses had working wives compared with 32 percent of families without child care expenses. In both cases, approximately twice as many wives worked full time rather than part time. The presence of a working wife affected the amount spent on child care, with families averaging $481 more on child care when the wife worked than when she did not work. Families in which the wife worked full time paid more than twice as much for child care as families in which the wife worked part time. Among single-parent families, about 73 percent of the parents with child care expenses worked compared with 40 percent of parents without child care expenses. The employed single parents spent the most ($1,026) for child care, or 8 percent of their total family expenditures.

Single-parent families were much more likely to have other relatives present in the household than the husband-wife family (22 percent compared with 7 percent). Of single-parent families with other relatives present, only 22 percent reported child care expenditures at an annual average of $417, whereas 56 percent of single-parent families with no other relatives present reported such expenditures at an annual average of $894.

Higher Education

Cost estimates of tuition, fees, and board and room for institutions of higher education are available from the National Center for Education Statistics, U.S. Department of Education (67). Estimates for the 1979-80 academic year are shown in table 7. Another publication from the same Center projects costs at three levels to the 1988-89 academic year (66).

Bureau of Labor Statistics Urban Family Budgets

Budget estimates are also published by the U.S. Department of Labor's Bureau of Labor Statistics. They cover all the outlays made by a family (71, 72). They are designed to represent the costs of hypothetical lists of goods and services specified to portray three relative levels of living--lower, intermediate, and higher. The budget costs are periodically priced for 25 urban areas (74).

The USDA estimates differ from the BLS budgets in that the former estimates focus on specific expenditure categories. They reflect the spending patterns of actual families at specified cost levels rather than a specified list of goods and services as in the BLS budgets. In addition, the USDA estimates focus

TABLE 7.--Estimated tuition and fees and board and room rates in institutions of higher education, 1979-80

Type and control of institutions	Tuition and required fees	Board (7-day basis)	Dormitory rooms	Total tuition, board, and room
All public institutions.....	$593	$852	$705	$2,150
Universities.....	824	885	737	2,446
Other 4 year.....	657	817	692	2,166
2 year.....	379	852	572	1,803
All nonpublic institutions.....	3,044	985	850	4,879
Universities.....	3,971	1,113	1,025	6,109
Other 4 year.....	2,793	928	774	4,495
2 year.....	1,923	944	778	3,645

Source: Grant and Eiden (67, table 133, p. 144).

on individuals of different age and sex, living in urban, rural nonfarm, and farm families of average size. The BLS budgets represent a precisely specified urban family of four: A husband age 38, his unemployed wife, a girl of 8, and a boy of 13. An equivalence scale accompanies the BLS budgets so that users can estimate the budget costs for families of other sizes and compositions (68).

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APPENDIX

TABLE 8.--Annual cost of raising an urban child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]

South

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,784	$327	0	$76	$718	$88	0	$400	$175
1	1,849	392	0	76	718	88	0	400	175
2-3	1,667	392	0	91	606	88	0	334	156
4-5	1,756	436	$45	91	606	88	0	334	156
6	1,789	436	23	152	584	88	$20	311	175
7-9	1,876	523	23	152	584	88	20	311	175
10-11	1,963	610	23	152	584	88	20	311	175
12	2,090	610	45	212	606	88	20	334	175
13-15	2,134	654	45	212	606	88	20	334	175
16-17	2,243	763	45	212	606	88	20	334	175
Total	34,800	9,698	498	2,700	11,000	1,584	240	6,006	3,074
Low:									
Under 1	2,491	414	0	106	1,055	154	0	489	273
1	2,578	501	0	106	1,055	154	0	489	273
2-3	2,318	479	0	152	898	132	0	423	234
4-5	2,429	545	45	152	898	132	0	423	234
6	2,414	545	45	212	786	132	41	400	253
7-9	2,501	632	45	212	786	132	41	400	253
10-11	2,610	741	45	212	786	132	41	400	253
12	2,796	741	68	288	808	132	41	445	273
13-15	2,883	828	68	288	808	132	41	445	273
16-17	3,102	937	68	334	831	132	41	467	292
Total	47,349	11,985	768	3,912	15,312	2,420	492	7,784	4,676
Moderate:									
Under 1	3,676	523	0	136	1,594	221	0	734	468
1	3,785	632	0	136	1,594	221	0	734	468
2-3	3,550	610	0	212	1,414	221	0	645	448
4-5	3,728	675	113	212	1,414	221	0	645	448
6	3,920	675	135	288	1,347	221	122	645	487
7-9	4,051	806	135	288	1,347	221	122	645	487
10-11	4,226	981	135	288	1,347	221	122	645	487
12	4,513	981	158	424	1,392	221	122	689	526
13-15	4,643	1,111	158	424	1,392	221	122	689	526
16-17	5,006	1,220	158	546	1,437	221	122	756	546
Total	74,996	15,534	1,984	5,635	25,368	3,978	1,464	12,186	8,846

[1] Child in a family of husband and wife and no more than 5 children.

[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.

[3] Includes home-produced food and school lunches.

[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 8.--Annual cost of raising an urban child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

West

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,880	$349	0	$61	$763	$154	0	$378	$175
1	1,967	436	0	61	763	154	0	378	175
2-3	1,801	414	0	91	674	132	0	334	156
4-5	1,911	479	$45	91	674	132	0	334	156
6	1,949	479	45	136	651	132	$20	311	175
7-9	2,058	588	45	136	651	132	20	311	175
10-11	2,145	675	45	136	651	132	20	311	175
12	2,266	697	45	212	674	132	20	311	175
13-15	2,332	763	45	212	674	132	20	311	175
16-17	2,486	872	45	212	674	154	20	334	175
Total	37,918	10,894	630	2,574	12,172	2,464	240	5,870	3,074
Low:									
Under 1	2,588	436	0	91	1,078	176	0	534	273
1	2,697	545	0	91	1,078	176	0	534	273
2-3	2,518	523	0	136	943	176	0	467	273
4-5	2,651	588	68	136	943	176	0	467	273
6	2,699	588	68	212	876	176	20	467	292
7-9	2,808	697	68	212	876	176	20	467	292
10-11	2,939	828	68	212	876	176	20	467	292
12	3,123	850	90	288	898	176	20	489	312
13-15	3,188	915	90	288	898	176	20	489	312
16-17	3,450	1,046	113	288	920	176	20	556	331
Total	52,211	13,225	1,130	3,726	16,616	3,168	240	8,806	5,300
Moderate:									
Under 1	3,618	523	0	121	1,549	243	0	734	448
1	3,749	654	0	121	1,549	243	0	734	448
2-3	3,557	632	0	197	1,392	243	0	645	448
4-5	3,779	719	135	197	1,392	243	0	645	448
6	4,030	697	158	288	1,369	243	101	667	507
7-9	4,183	850	158	288	1,369	243	101	667	507
10-11	4,379	1,046	158	288	1,369	243	101	667	507
12	4,631	1,046	158	409	1,414	243	101	734	526
13-15	4,740	1,155	158	409	1,414	243	101	734	526
16-17	5,214	1,307	180	515	1,482	243	101	801	585
Total	76,655	16,343	2,210	5,424	25,500	4,374	1,212	12,588	9,004

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 8.--Annual cost of raising an urban child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

Northeast

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,571	$370	0	$61	$674	$88	0	$222	$156
1	1,637	436	0	61	674	88	0	222	156
2-3	1,592	436	0	106	606	88	0	200	156
4-5	1,680	479	$45	106	606	88	0	200	156
6	1,702	479	45	152	584	88	$20	178	156
7-9	1,790	567	45	152	584	88	20	178	156
10-11	1,898	675	45	152	584	88	20	178	156
12	1,957	697	45	167	606	88	20	178	156
13-15	2,023	763	45	167	606	88	20	178	156
16-17	2,215	850	45	227	629	88	20	200	156
Total	33,076	10,852	630	2,580	10,958	1,584	240	3,424	2,808
Low:									
Under 1	2,133	458	0	91	943	132	0	334	175
1	2,220	545	0	91	943	132	0	334	175
2-3	2.085	545	0	136	808	110	0	311	175
4-5	2,195	610	45	136	808	110	0	311	175
6	2,207	610	45	197	741	110	20	289	195
7-9	2,316	719	45	197	741	110	20	289	195
10-11	2,447	850	45	197	741	110	20	289	195
12	2,616	872	45	258	763	110	20	334	214
13-15	2,681	937	45	258	763	110	20	334	214
16-17	2,884	1,068	45	288	763	110	20	356	234
Total	43,389	13,599	630	3,516	14,142	2,024	240	5,694	3,544
Moderate:									
Under 1	3,360	567	0	121	1,504	198	0	600	370
1	3,490	697	0	121	1,504	198	0	600	370
2-3	3,400	675	0	212	1,369	198	0	556	390
4-5	3,601	763	113	212	1,369	198	0	556	390
6	3,836	763	135	288	1,347	198	101	556	448
7-9	3,988	915	135	288	1,347	198	101	556	448
10-11	4,184	1,111	135	288	1,347	198	101	556	448
12	4,452	1,111	135	424	1,392	198	101	623	468
13-15	4,583	1,242	135	424	1,392	198	101	623	468
16-17	4,929	1,373	158	531	1,414	198	101	667	487
Total	73,079	17,453	1,892	5,576	24,962	3,564	1,212	10,586	7,834

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 8.--Annual cost of raising an urban child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

North Central

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,881	$349	0	$61	$786	$110	0	$400	$175
1	1,946	414	0	61	786	110	0	400	175
2-3	1,764	414	0	76	674	110	0	334	156
4-5	1,853	458	$45	76	674	110	0	334	156
6	1,927	458	45	136	651	110	$41	311	175
7-9	2,014	545	45	136	651	110	41	311	175
10-11	2,123	654	45	136	651	110	41	311	175
12	2,184	654	45	197	651	110	41	311	175
13-15	2,249	719	45	197	651	110	41	311	175
16-17	2,419	806	45	212	696	110	41	334	175
Total	37,045	10,331	630	2,454	12,170	1,980	492	5,914	3,074
Low:									
Under 1	2,588	436	0	91	1,100	154	0	534	273
1	2,675	523	0	91	1,100	154	0	534	273
2-3	2,432	501	0	136	943	132	0	467	253
4-5	2,566	567	68	136	943	132	0	467	253
6	2,591	567	68	212	853	132	41	445	273
7-9	2,699	675	68	212	853	132	41	445	273
10-11	2,830	806	68	212	853	132	41	445	273
12	2,970	806	68	288	876	132	41	467	292
13-15	3,057	893	68	288	876	132	41	467	292
16-17	3,359	1,002	68	394	898	132	41	512	312
Total	50,466	12,788	952	3,938	16,390	2,420	492	8,498	4,988
Moderate:									
Under 1	3,378	479	0	121	1,482	198	0	689	409
1	3,487	588	0	121	1,482	198	0	689	409
2-3	3,255	588	0	197	1,302	198	0	600	370
4-5	3,455	675	113	197	1,302	198	0	600	370
6	3,583	654	113	273	1,235	198	81	600	429
7-9	3,735	806	113	273	1,235	198	81	600	429
10-11	3,888	959	113	273	1,235	198	81	600	429
12	4,162	981	135	394	1,280	198	81	645	448
13-15	4,271	1,090	135	394	1,280	198	81	645	448
16-17	4,704	1,220	135	546	1,325	198	81	712	487
Total	69,232	15,274	1,714	5,336	23,352	3,564	972	11,382	7,638

[1] Child in a family of husband and wife and no more than 5 children.

[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.

[3] Includes home-produced food and school lunches.

[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 9.--Annual cost of raising a rural nonfarm child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]

South

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,548	$327	0	$61	$516	$88	0	$400	$156
1	1,613	392	0	61	516	88	0	400	156
2-3	1,424	370	0	91	427	66	0	334	136
4-5	1,535	436	$45	91	427	66	0	334	136
6	1,538	414	23	121	427	66	$20	311	156
7-9	1,625	501	23	121	427	66	20	311	156
10-11	1,712	588	23	121	427	66	20	311	156
12	1,787	588	45	152	449	66	20	311	156
13-15	1,853	654	45	152	449	66	20	311	156
16-17	1,993	741	45	182	449	66	20	334	156
Total	30,248	9,456	498	2,184	7,996	1,232	240	5,914	2,728
Low:									
Under 1	2,493	392	0	106	1,010	132	0	600	253
1	2,580	479	0	106	1,010	132	0	600	253
2-3	2,296	458	0	152	831	132	0	489	234
4-5	2,429	523	68	152	831	132	0	489	234
6	2,401	523	68	197	741	132	20	467	253
7-9	2,510	632	68	197	741	132	20	467	253
10-11	2,619	741	68	197	741	132	20	467	253
12	2,740	741	68	273	763	110	20	512	253
13-15	2,805	806	68	273	763	110	20	512	253
16-17	3,070	915	68	364	786	110	20	534	273
Total	46,987	11,723	952	3,822	14,414	2,244	240	9,074	4,518
Moderate:									
Under 1	3,832	523	0	136	1,594	221	0	890	468
1	3,919	610	0	136	1,594	221	0	890	468
2-3	3,553	588	0	212	1,369	221	0	734	429
4-5	3,775	675	135	212	1,369	221	0	734	429
6	3,904	654	135	288	1,325	221	101	712	468
7-9	4,034	784	135	288	1,325	221	101	712	468
10-11	4,209	959	135	288	1,325	221	101	712	468
12	4,533	959	158	440	1,369	221	101	778	507
13-15	4,642	1,068	158	440	1,369	221	101	778	507
16-17	5,063	1,198	180	622	1,392	221	101	823	526
Total	75,416	15,142	2,072	5,852	24,874	3,978	1,212	13,746	8,540

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 9.--Annual cost of raising a rural nonfarm child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

West

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$2,113	$349	0	$76	$674	$88	0	$712	$214
1	2,178	414	0	76	674	88	0	712	214
2-3	1,883	392	0	91	561	88	0	556	195
4-5	1,972	458	$23	91	561	88	0	556	195
6	2,052	479	23	152	539	88	$20	556	195
7-9	2,140	567	23	152	539	88	20	556	195
10-11	2,227	654	23	152	539	88	20	556	195
12	2,294	654	23	197	539	88	20	578	195
13-15	2,359	719	23	197	539	88	20	578	195
16-17	2,613	850	45	167	584	88	20	645	214
Total	39,524	10,462	366	2,550	10,150	1,584	240	10,586	3,586
Low:									
Under 1	2,841	414	0	91	1,100	154	0	712	370
1	2,950	523	0	91	1,100	154	0	712	370
2-3	2,658	501	0	152	920	154	0	600	331
4-5	2,813	588	68	152	920	154	0	600	331
6	2,862	567	68	227	876	154	41	578	351
7-9	2,992	697	68	227	876	154	41	578	351
10-11	3,101	806	68	227	876	154	41	578	351
12	3,294	806	68	334	898	154	41	623	370
13-15	3,381	893	68	334	898	154	41	623	370
16-17	3,699	1,024	90	349	920	154	41	712	409
Total	55,608	12,918	996	4,186	16,568	2,772	492	11,208	6,468
Moderate:									
Under 1	3,958	523	0	121	1,616	243	0	890	565
1	4,067	632	0	121	1,616	243	0	890	565
2-3	3,683	610	0	197	1,392	221	0	756	507
4-5	3,905	697	135	197	1,392	221	0	756	507
6	4,168	675	135	303	1,369	243	122	756	565
7-9	4,321	828	135	303	1,369	243	122	756	565
10-11	4,495	1,002	135	303	1,369	243	122	756	565
12	4,821	1,002	158	455	1,414	243	122	823	604
13-15	4,952	1,133	158	455	1,414	243	122	823	604
16-17	5,443	1,286	180	531	1,504	243	122	934	643
Total	79,885	15,905	2,072	5,730	25,678	4,286	1,464	14,500	10,250

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 9.--Annual cost of raising a rural nonfarm child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

Northeast

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,571	$349	0	$61	$561	$88	0	$356	$156
1	1,636	414	0	61	561	88	0	356	156
2-3	1,584	414	0	76	516	88	0	334	156
4-5	1,672	479	$23	76	516	88	0	334	156
6	1,704	479	23	121	516	88	$10	311	156
7-9	1,792	567	23	121	516	88	10	311	156
10-11	1,900	675	23	121	516	88	10	311	156
12	1,954	675	23	152	539	88	10	311	156
13-15	2,020	741	23	152	539	88	10	311	156
16-17	2,298	828	23	288	561	88	20	334	156
Total	33,209	10,633	322	2,336	9,560	1,584	140	5,826	2,808
Low:									
Under 1	2,521	436	0	91	1,033	132	0	556	273
1	2,608	523	0	91	1,033	132	0	556	273
2-3	2,453	523	0	136	920	132	0	489	253
4-5	2,586	588	68	136	920	132	0	489	253
6	2,684	567	68	197	898	132	41	489	292
7-9	2,814	697	68	197	898	132	41	489	292
10-11	2,945	828	68	197	898	132	41	489	292
12	3,074	828	68	303	898	132	41	512	292
13-15	3,161	915	68	303	898	132	41	512	292
16-17	3,454	1,024	90	379	920	132	41	556	312
Total	51,688	13,116	996	3,878	16,566	2,376	492	9,162	5,102
Moderate:									
Under 1	3,701	523	0	121	1,594	198	0	778	487
1	3,810	632	0	121	1,594	198	0	778	487
2-3	3,644	610	0	197	1,459	198	0	712	468
4-5	3,866	697	135	197	1,459	198	0	712	468
6	4,119	697	158	288	1,437	198	122	712	507
7-9	4,250	828	158	288	1,437	198	122	712	507
10-11	4,446	1,024	158	288	1,437	198	122	712	507
12	4,726	1,024	158	440	1,482	198	122	756	546
13-15	4,857	1,155	158	440	1,482	198	122	756	546
16-17	5,297	1,286	180	576	1,527	198	122	823	585
Total	78,183	16,059	2,210	5,670	26,628	3,564	1,464	13,346	9,242

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 9.--Annual cost of raising a rural nonfarm child[1] from birth to age 18 by age at 3 cost levels in 4 regions (June 1980 price levels)[2]--Continued

North Central

Cost level and age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
Economy:									
Under 1	$1,465	$305	0	$61	$516	$88	0	$378	$117
1	1,530	370	0	61	516	88	0	378	177
2-3	1,390	349	0	76	449	88	0	311	117
4-5	1,478	414	$23	76	449	88	0	311	117
6	1,521	414	23	121	427	88	$20	311	117
7-9	1,608	501	23	121	427	88	20	311	117
10-11	1,695	588	23	121	427	88	20	311	117
12	1,782	588	23	167	449	88	20	311	136
13-15	1,848	654	23	167	449	88	20	311	136
16-17	1,951	741	23	182	449	66	20	334	136
Total	29,694	9,326	322	2,184	8,084	1,540	240	5,778	2,220
Low:									
Under 1	2,261	392	0	91	943	132	0	489	214
1	2,327	458	0	91	943	132	0	489	214
2-3	2,047	458	0	121	763	110	0	400	195
4-5	2,157	523	45	121	763	110	0	400	195
6	2,212	523	45	182	718	110	20	400	214
7-9	2,321	632	45	182	718	110	20	400	214
10-11	2,408	719	45	182	718	110	20	400	214
12	2,609	741	68	273	718	110	20	445	234
13-15	2,674	806	68	273	718	110	20	445	234
16-17	2,866	915	68	334	718	110	20	467	234
Total	43,350	11,658	768	3,518	13,554	2,024	240	7,692	3,896
Moderate:									
Under 1	3,191	436	0	106	1,414	198	0	667	370
1	3,300	545	0	106	1,414	198	0	667	370
2-3	2,943	523	0	167	1,190	176	0	556	331
4-5	3,120	610	90	167	1,190	176	0	556	331
6	3,353	610	113	258	1,167	176	81	578	370
7-9	3,484	741	113	258	1,167	176	81	578	370
10-11	3,658	915	113	258	1,167	176	81	578	370
12	3,945	915	113	394	1,212	176	81	645	409
13-15	4,054	1,024	113	394	1,212	176	81	645	409
16-17	4,363	1,133	135	485	1,235	198	81	667	429
Total	64,571	14,163	1,580	4,974	21,908	3,256	972	10,940	6,778

[1] Child in a family of husband and wife and no more than 5 children.
[2] Costs were updated from estimates in table 2 of "Cost of raising a child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables," CFE(Adm.)-318, 1971, Agricultural Research Service, USDA (8). Indexes used are shown in table 3 of this guide. Estimates rounded to nearest $1.
[3] Includes home-produced food and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and miscellaneous expenditures.

TABLE 10.--Annual cost of raising farm boys and girls from birth to age 18 by age at 4 cost levels (June 1980 price levels)[1]

Boys

Cost level and age of child (years)	Total	Food at home[2]	Food away from home	Clothing[3]	Housing[4]	Medical care	Education	Transportation	Other[5]
Thrifty:									
Under 1	$1,652	$307	0	$63	$838	$169	0	$166	$109
1	1,735	390	0	63	838	169	0	166	109
2	1,710	390	0	62	838	145	0	166	109
3	1,798	451	$27	62	838	145	0	166	109
4	1,798	451	27	62	838	145	0	166	109
5	1,798	451	27	62	838	145	0	166	109
6	1,905	538	42	70	838	142	0	166	109
7	1,905	538	42	70	838	142	0	166	109
8	1,905	538	42	70	838	142	0	166	109
9	1,994	625	44	70	838	142	0	166	109
10	2,038	625	44	114	838	142	0	166	109
11	2,038	625	44	114	838	142	0	166	109
12	2,133	742	22	114	838	142	0	166	109
13	2,133	742	22	114	838	142	0	166	109
14	2,572	742	22	136	838	142	0	583	109
15	2,725	849	68	136	838	142	0	583	109
16	2,716	849	68	127	838	142	0	583	109
17	2,716	849	68	127	838	142	0	583	109
Total	37,271	10,702	609	1,636	15,084	2,622	0	4,656	1,962
Low:									
Under 1	2,321	383	0	86	1,145	184	0	227	296
1	2,426	488	0	86	1,145	184	0	227	296
2	2,424	488	0	86	1,145	182	0	227	296
3	2,554	550	68	86	1,145	182	0	227	296
4	2,554	550	68	86	1,145	182	0	227	296
5	2,554	550	68	86	1,145	182	0	227	296
6	2,802	666	70	111	1,145	175	$112	227	296
7	2,802	666	70	111	1,145	175	112	227	296
8	2,802	666	70	111	1,145	175	112	227	296
9	2,925	766	93	111	1,145	175	112	227	296
10	2,959	766	93	145	1,145	175	112	227	296
11	2,959	766	93	145	1,145	175	112	227	296
12	3,090	907	83	145	1,145	175	112	227	296
13	3,090	907	83	145	1.145	175	112	227	296
14	3.647	907	83	180	1,145	175	112	749	296
15	3,830	1,045	128	180	1,145	175	112	749	296
16	3,820	1,045	128	170	1,145	175	112	749	296
17	3,820	1,045	128	170	1,145	175	112	749	296
Total	53,379	13,161	1,326	2,240	20,610	3,196	1,344	6,174	5,328

[1] Costs were updated from estimates in tables 1 and 2 of "The cost of raising farm children," 1978 paper presented by Carolyn S. Edwards and Brucy Gray at the Food and Agricultural Outlook Conference, USDA, Washington, D.C. (3), using indexes as indicated in table 3 of that paper.

[2] Includes home-produced food and school lunches.

[3] The clothing portion of these estimates represents the sum of individual clothing item estimates, each individually updated with corresponding clothing item subindexes of the CPI. Users can use clothing subindexes as shown in table 3 of this guide instead of the separate clothing item subindexes.

[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5] Includes personal care, recreation, reading, and other miscellaneous expenditures.

TABLE 10.--Annual cost of raising farm boys and girls from birth to age 18 by age at 4 cost levels (June 1980 price levels)[1]--Continued

Boys--Con.

Cost level and age of child (years)	Total	Food at home[2]	Food away from home	Clothing[3]	Housing[4]	Medical care	Education	Transportation	Other[5]
Moderate:									
Under 1	$3,331	$482	0	$124	$1,618	$204	0	$317	$586
1	3,464	615	0	124	1,618	204	0	317	586
2	3,476	615	0	115	1,618	225	0	317	586
3	3,684	695	$128	115	1,618	225	0	317	586
4	3,684	695	128	115	1,618	225	0	317	586
5	3,684	695	128	115	1,618	225	0	317	586
6	4,375	847	114	161	1,618	229	$503	317	586
7	4,375	847	114	161	1,618	229	503	317	586
8	4,375	847	114	161	1,618	229	503	317	586
9	4,561	981	166	161	1,618	229	503	317	586
10	4,610	981	166	210	1,618	229	503	317	586
11	4,610	981	166	210	1,618	229	503	317	586
12	4,830	1,179	188	210	1,618	229	503	317	586
13	4,830	1,179	188	210	1,618	229	503	317	586
14	5,602	1,179	188	251	1,618	229	503	1,048	586
15	5,787	1,303	249	251	1,618	229	503	1,048	586
16	5,782	1,303	249	246	1,618	229	503	1,048	586
17	5,782	1,303	249	246	1,618	229	503	1,048	586
Total	80,842	16,727	2,535	3,186	29,124	4,056	6,036	8,630	10,548
Liberal:									
Under 1	4,972	538	0	176	2,441	236	0	467	1,114
1	5,171	737	0	176	2,441	236	0	467	1,114
2	5,264	737	0	179	2,441	326	0	467	1,114
3	5,566	799	240	179	2,441	326	0	467	1,114
4	5,566	799	240	179	2,441	326	0	467	1,114
5	5,566	799	240	179	2,441	326	0	467	1,114
6	6,763	1,041	187	247	2,441	307	959	467	1,114
7	6,763	1,041	187	247	2,441	307	959	467	1,114
8	6,763	1,041	187	247	2,441	307	959	467	1,114
9	6,950	1,161	254	247	2,441	307	959	467	1,114
10	6,975	1,161	254	272	2,441	307	959	467	1,114
11	6,975	1,161	254	272	2,441	307	959	467	1,114
12	7,248	1,363	325	272	2,441	307	959	467	1,114
13	7,248	1,363	325	272	2,441	307	959	467	1,114
14	8,245	1,363	325	330	2,441	307	959	1,406	1,114
15	8,465	1,546	362	330	2,441	307	959	1,406	1,114
16	8,495	1,546	362	360	2,441	307	959	1,406	1,114
17	8,495	1,546	362	360	2,441	307	959	1,406	1,114
Total	121,490	19,742	4,104	4,524	43,938	5,460	11,508	12,162	20,052

[1] Costs were updated from estimates in tables 1 and 2 of "The cost of raising farm children," 1978 paper presented by Carolyn S. Edwards and Brucy Gray at the Food and Agricultural Outlook Conference, USDA, Washington, D.C. (3), using indexes as indicated in table 3 of that paper.

[2] Includes home-produced food and school lunches.

[3] The clothing portion of these estimates represents the sum of individual clothing item estimates, each individually updated with corresponding clothing item subindexes of the CPI. Users can use clothing subindexes as shown in table 3 of this guide instead of the separate clothing item subindexes.

[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5] Includes personal care, recreation, reading, and other miscellaneous expenditures.

TABLE 10.--Annual cost of raising farm boys and girls from birth to age 18 by age at 4 cost levels (June 1980 price levels)[1]--Continued

Girls

Cost level and age of child (years)	Total	Food at home[2]	Food away from home	Clothing[3]	Housing[4]	Medical care	Education	Transportation	Other[5]
Thrifty:									
Under 1	$1,645	$307	0	$63	$838	$129	0	$166	$142
1	1,728	390	0	63	838	129	0	166	142
2	1,693	390	0	43	838	114	0	166	142
3	1,781	451	$27	43	838	114	0	166	142
4	1,781	451	27	43	838	114	0	166	142
5	1,781	451	27	43	838	114	0	166	142
6	1,929	538	42	74	838	129	0	166	142
7	1,929	538	42	74	838	129	0	166	142
8	1,929	538	42	74	838	129	0	166	142
9	1,992	617	26	74	838	129	0	166	142
10	2,016	617	26	98	838	129	0	166	142
11	2,016	617	26	98	838	129	0	166	142
12	2,085	674	38	98	838	129	0	166	142
13	2,085	674	38	98	838	129	0	166	142
14	2,326	674	38	122	838	129	0	383	142
15	2,368	686	68	122	838	129	0	383	142
16	2,345	686	68	99	838	129	0	383	142
17	2,345	686	68	99	838	129	0	383	142
Total	35,774	9,985	603	1,428	15,084	2,262	0	3,856	2,556
Low:									
Under 1	2,322	383	0	86	1,145	156	0	227	325
1	2,427	488	0	86	1,145	156	0	227	325
2	2,411	488	0	69	1,145	157	0	227	325
3	2,541	550	68	69	1,145	157	0	227	325
4	2,541	550	68	69	1,145	157	0	227	325
5	2,541	550	68	69	1,145	157	0	227	325
6	2,808	666	70	102	1,145	161	$112	227	325
7	2,808	666	70	102	1,145	161	112	227	325
8	2,808	666	70	102	1,145	161	112	227	325
9	2,903	755	76	102	1,145	161	112	227	325
10	2,955	755	76	154	1,145	161	112	227	325
11	2,955	755	76	154	1,145	161	112	227	325
12	3,039	827	88	154	1,145	161	112	227	325
13	3,039	827	88	154	1,145	161	112	227	325
14	3,318	827	88	169	1,145	161	112	491	325
15	3,358	849	106	169	1,145	161	112	491	325
16	3,358	849	106	169	1,145	161	112	491	325
17	3,358	849	106	169	1,145	161	112	491	325
Total	51,490	12,300	1,224	2,148	20,610	2,872	1,344	5,142	5,850

[1]Costs were updated from estimates in tables 1 and 2 of "The cost of raising farm children," 1978 paper presented by Carolyn S. Edwards and Brucy Gray at the Food and Agricultural Outlook Conference, USDA, Washington, D.C. (3), using indexes as indicated in table 3 of that paper.

[2]Includes home-produced food and school lunches.

[3]The clothing portion of these estimates represents the sum of individual clothing item estimates, each individually updated with corresponding clothing item subindexes of the CPI. Users can use clothing subindexes as shown in table 3 of this guide instead of the separate clothing item subindexes.

[4]Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5]Includes personal care, recreation, reading, and other miscellaneous expenditures.

TABLE 10.--Annual cost of raising farm boys and girls from birth to age 18 by age at 4 cost levels (June 1980 price levels)[1]--Continued

Girls--Con.

Cost level and age of child (years)	Total	Food at home[2]	Food away from home	Clothing[3]	Housing[4]	Medical care	Education	Transportation	Other[5]
Moderate:									
Under 1	$3,379	$482	0	$124	$1,618	$209	0	$317	$629
1	3,512	615	0	124	1,618	209	0	317	629
2	3,490	615	0	99	1,618	212	0	317	629
3	3,698	695	$128	99	1,618	212	0	317	629
4	3,698	695	128	99	1,618	212	0	317	629
5	3,698	695	128	99	1,618	212	0	317	629
6	4,393	847	114	155	1,618	210	$503	317	629
7	4,393	847	114	155	1,618	210	503	317	629
8	4,393	847	114	155	1,618	210	503	317	629
9	4,555	964	159	155	1,618	210	503	317	629
10	4,631	964	159	231	1,618	210	503	317	629
11	4,631	964	159	231	1.618	210	503	317	629
12	4,749	1,071	161	231	1,618	210	503	317	629
13	4,749	1,071	161	231	1,618	210	503	317	629
14	5,152	1,071	161	248	1,618	210	503	712	629
15	5,164	1,068	176	248	1,618	210	503	712	629
16	5,213	1,068	176	297	1,618	210	503	712	629
17	5,213	1,068	176	297	1,618	210	503	712	629
Total	78,693	15,647	2,214	3,278	29,124	3,786	6,036	7,286	11,322
Liberal:									
Under 1	5,081	538	0	176	2,441	279	0	467	1,180
1	5,280	737	0	176	2,441	279	0	467	1,180
2	5,334	737	0	172	2,441	337	0	467	1,180
3	5,636	799	240	172	2,441	337	0	467	1,180
4	5,636	799	240	172	2,441	337	0	467	1,180
5	5,636	799	240	172	2,441	337	0	467	1,180
6	6,810	1,041	187	242	2,441	293	959	467	1,180
7	6,810	1,041	187	242	2,441	293	959	467	1,180
8	6,810	1,041	187	242	2,441	293	959	467	1,180
9	6,972	1,074	316	242	2,441	293	959	467	1,180
10	7,087	1,074	316	357	2,441	293	959	467	1,180
11	7,087	1,074	316	357	2,441	293	959	467	1,180
12	7,232	1,272	263	357	2,441	293	959	467	1,180
13	7,232	1,272	263	357	2,441	293	959	467	1,180
14	7,686	1,272	263	328	2,441	293	959	950	1,180
15	7,660	1,252	257	328	2,441	293	959	950	1,180
16	7,793	1,252	257	461	2,441	293	959	950	1,180
17	7,793	1,252	257	461	2,441	293	959	950	1,180
Total	119,575	18,326	3,789	5,014	43,938	5,422	11,508	10,338	21,240

[1] Costs were updated from estimates in tables 1 and 2 of "The cost of raising farm children, "1978 paper presented by Carolyn S. Edwards and Brucy Gray at the Food and Agricultural Outlook Conference, USDA, Washington, D.C. (3), using indexes as indicated in table 3 of that paper.

[2] Includes home-produced food and school lunches.

[3] The clothing portion of these estimates represents the sum of individual clothing item estimates, each individually updated with corresponding clothing item subindexes of the CPI. Users can use clothing subindexes as shown in table 3 of this guide instead of the separate clothing item subindexes.

[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

[5] Includes personal care, recreation, reading, and other miscellaneous expenditures.

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